CANADA

THE·LAND·OF·OPPORTUNITIES

F·W·FREIR

Presented to

The Library

of the

University of Toronto

by

W. Stewart Wallace. Esq.

62-65, Charing Cross, S.W. 1; 67-68, King William St., LONDON, E.C. 4

6, Water Street, LIVERPOOL
1, Mount Street, MANCHESTER
4 Victoria Square, BIRMINGHAM
18, St. Augustine's Parade, BRISTOL
120, St. Vincent Street, GLASGOW
41, Victoria Street, BELFAST

Or Local Agents everywhere.

CANADIAN PACIFIC
OCEAN SERVICES Ltd.

REGULAR SERVICES

PASSENGER AND FREIGHT STEAMERS

To CANADA & UNITED STATES

From LIVERPOOL, LONDON, BRISTOL, GLASGOW and ANTWERP.

To JAPAN—MANILA—CHINA

Regular Service from VANCOUVER. Largest Steamers on the Pacific.

FOR SAILINGS, FREIGHTS, OR PASSAGE, apply

CANADIAN PACIFIC OCEAN SERVICES, Ltd.

Managers and Agents:

14, Cockspur Street, LONDON, S.W. 1.
103, Leadenhall St., LONDON, E.C. 3.
Royal Liver Building, LIVERPOOL.
18, St. Augustine's Parade, BRISTOL.
25, Bothwell Street, GLASGOW.
88, Commercial Street, DUNDEE.
50, Foyle Street, LONDONDERRY.
Or Local Agents everywhere.

FOR

CURRENT NEWS

AND

INTERESTING VIEWS

OF

The Land of Opportunities:

ITS LIFE AND PROGRESS, LABOUR, INDUSTRIES, TRADE, FINANCE, PUBLIC AFFAIRS, SPORT, TRAVEL, SOCIETY:

READ

"CANADA"

ILLUSTRATED. ∴ WEEKLY.

The Journal of Anglo-Canadian Affairs.

Published in LONDON on THURSDAY morning (for SATURDAY).

PRICE 9d.

ANNUAL SUBSCRIPTION RATES (Including Postage):

United Kingdom - - - -	35/6
Canada or Newfoundland - - -	37/6 or $9
All other Countries - - -	39/6

Cheques and P. O. Orders payable to the Canada Newspaper Co., Ltd.

Telephone: REGENT 3450. Telegrams: CANADA NEWSPAPER, LONDON.

OFFICES:

CRAVEN HOUSE, KINGSWAY, LONDON, W.C. 2.

CANADA
THE LAND OF OPPORTUNITIES

OTHER BOOKS ON CANADA

FRUIT-RANCHING IN BRITISH COLUMBIA. By J. T. Bealby, B.A. Second Edition. Containing 32 full-page Illustrations from Photographs. Published price, 3s. 6d. net. Now offered at **2s. 6d. net.**

HOW TO MAKE AN ORCHARD IN BRITISH COLUMBIA. By J. T. Bealby, B.A. A Handbook for Beginners. Large crown 8vo. Published price 1s. 6d. net. Now offered at **1s.** net.

CANADA: THE LAND OF HOPE. By E. Way Elkington. Containing 32 full-page Illustrations from Photographs. Large crown 8vo, cloth. Price 3s. 6d. net.

HOW TO BUY LAND IN CANADA. By Major Montague Hornby, D.S.O., J.P., F.R.G.S. Large crown 8vo. Published price 1s. 6d. Now offered at **1s.** net.

RANCHING IN THE CANADIAN WEST. A few Hints to would-be Stock-Raisers on the Care of Cattle, Horses, and Sheep. By A. B. Stock. Large crown 8vo., cloth. Published price 1s. 6d. net. Now offered at **1s.** net.

A AND C. BLACK, LTD., 4, 5 AND 6 SOHO SQUARE, LONDON, W. 1

C
F 866c

CANADA

THE LAND OF OPPORTUNITIES

BY

F. W. FREIR

FOUNDER, AND EDITOR FOR MANY YEARS, OF "THE COLONIZER"

156708.
20.10.20.

A. & C. BLACK, LTD.

4, 5 & 6 SOHO SQUARE, LONDON, W. 1

1919

PREFACE

I TAKE this opportunity for thanking my many friends who have so freely placed at my disposal the varied means of transportation during the many visits I have made to Canada.

My thanks are also due to the management of the Canadian Pacific, Grand Trunk, Canadian Northern, and Canadian Government Railways, and to the Steamship Companies, for many favours received.

For some years I made a practice of personally conducting parties of readers of *The Colonizer*, taking them from the Motherland on trips of many thousands of miles in extent, during which they were enabled to see the country under the best conditions. One year I had three such consecutive parties visiting Nova Scotia, New Brunswick, and British Columbia respectively. My services were invariably free of cost to those who participated, and my time was spent in endeavouring to make their extensive trips both interesting and useful. Many of the participants settled in the Dominion, and my interest in their welfare was followed up by visiting them in their new homes later on.

The Great War has deprived me of many friends, whose patriotism caused them to fight for Right, and

whom I shall not see again. I extend to their relatives my deep sympathies in their bereavements.

Since the text of the book was written there have been continuous changes taking place in the conditions in the Dominion. One of the most important relates to the homesteading conditions. The latest position is that all lands within about fifteen mi es of the railways are being reserved for soldier settlements. Lands in other districts are still available for other settlers.

The Dominion Government has also taken over the Canadian Northern and Grand Trunk Pacific Railways. Alterations in the text have been made right up to the time of printing the book.

My thanks are also due to the companion traveller who shared my journeys during the last twenty years; who endured all the little discomforts inseparable from incessant travel without a murmur; who sacrificed home-life for years on end (we saw an English summer for the first time for years when the War broke out)—my companion traveller in the Great Dominion, my companion traveller in life—my Wife.

F. W. FREIR.

CONTENTS

CHAPTER		PAGE
I.	INTRODUCTORY	1
II.	A GENERAL SURVEY OF CANADA	9
III.	SOME HINTS FOR YOUR JOURNEY	16
IV.	HOTEL ACCOMMODATION	27
V.	LIFE IN THE CITIES	31
VI.	THE COST OF LIVING	41
VII.	THE SMALL CAPITALIST	48
VIII.	MANUAL WORK IN CANADA	54
IX.	AGRICULTURAL LANDS	61
X.	SELECTION OF A FARM	71
XI.	GROWING AND MARKETING GRAIN	78
XII.	THE CHOICE OF A FRUIT FARM	86
XIII.	A FRUIT-GROWER'S LIFE	94
XIV.	CANADA AS A MANUFACTURING NATION	103
XV.	SPECULATION IN REAL ESTATE	110
XVI.	THE FUTURE OF SUB-DIVISIONS	118
XVII.	PROGRESS IN THE CITIES	132
XVIII.	CANADIAN MORTGAGES	143
	INDEX	151

CANADA

THE LAND OF OPPORTUNITIES

CHAPTER I

INTRODUCTORY

MANY books have been published dealing with the Dominion of Canada, treating of its history, topography, and kindred subjects. Eminent writers have described the marvels of development, the wonderful natural resources, and the diversity of scenery and climate. Others of less eminence have passed through the country on brief trips and given the world their impressions. Reference to the catalogue of any good library will show books galore upon Canada, yet careful search will not reveal one exclusively devoted to giving the would-be new Canadian citizen information upon the plain everyday facts of life in the Dominion as they differ from those experienced in the Motherland

This must therefore be my excuse for placing my knowledge in book form before those who are contemplating proceeding to Canada. Many thousands of our citizen army will doubtless desire life in the open air in one of our Dominions, and, from contact with Canada's soldiers in the field and at home, will have their minds turned to the Maple-Leaf Dominion, as a

possible home where they may settle and repair the torn leaves of life rudely interrupted by a ruthless attempt to tyrannize the whole world.

My first acquaintance with Canada dates back to 1895, and has been kept up to date by frequent journeys throughout the entire Dominion from Atlantic to Pacific. I have therefore had the privilege of seeing the growth of the cities and the phenomenal activity during the period of Canada's greatest development, perhaps to a greater extent than the vast majority of even the citizens of Canada itself. I have published a large number of articles upon different subjects relating to Canada, mostly in *The Colonizer*, a monthly journal founded by myself, and of which I was the Editor from its formation until a few years before the War. The greater number of the chapters of this present book have appeared in *The Colonizer*, but all have been carefully revised, bringing the information up to the most recent normal year.

It is necessary to point out that statistics have been avoided as much as possible, and that wherever figures or costs are given they relate to *normal* times in Canada, and no attempt has been made to alter them to the abnormal prices and conditions prevalent during the War. Whether prices of commodities will return to normal is problematical, and it will be safer to assume that for a period of years they will not do so. In considering the cost of living, prices of commodities, etc., a liberal allowance should therefore be added, which may reasonably be expected to become lower as years go by.

Canada offers great opportunities to three main groups of people—*i.e.*, farmers, workers, and capitalists

—and I have endeavoured to give to each class such information as may be of service in proceeding, each in their own sphere, to found a new home in the Dominion, with advice in the commonplaces of life as should render the newcomer's path more easy.

In my frequent visits to Canada I have had the great advantage of visiting many of those who have followed the advice I had given them before they left home, and seeing personally how they had prospered. Each year I revisited almost every town of any size, and almost every district, which, needless to state, absorbed many months of my time, involving from 16,000 to 20,000 miles of travel annually.

Mistakes had been made, as might be expected, but experience gained by those who made them was always imparted to me, and I now endeavour to point out possible errors in the hope that newcomers may avoid a repetition of them.

Canada is a nation of hard workers, and a man is valued not for his social position, which counts for nothing, but for his ability to work and for his desire to succeed. Canadians are kindly folk almost without exception, and will always help the newcomer if he is one of the kind they admire. For the thriftless, the drunkard, the idler, and the incapable, they have no use at all. Should bad times come, help is afforded the unfortunate; but for the man who won't work the position of affairs is much worse than in the Old Country. There are no workhouses, and until recent years there were no poor.

The influx of undesirables for several years prior to the War hardened the generous hearts of the people, who insist now, and as heretofore, upon every able-

bodied man and woman working to the best of their ability. The idler, therefore, receives no sympathy and no help, and whilst not actually allowed to starve, yet his lot is by no means enviable. To anyone not gifted with a desire to work, my advice is, remain at home, where society has organized means for handling that class of the people.

Assuming these facts, my advice will be received by only those who are classed as desirables, and, therefore, it is unnecessary to labour the point.

First and most important, it is necessary to consider that Canada is a country of two separate and distinct seasons—winter and summer. The winter varies according to district, but may be said to last for about five or six months in the greater part of the Dominion, and gives place to summer within the space of a few days. Summer is a season of varying warmth, and, once commenced, continues brilliant, hot, and sunny until supplanted late in the "fall" (autumn) by the Indian summer—a delightful time of year lasting until the setting-in of severe weather.

Winter is the period when practically all outdoor occupations compulsorily come to an end, and those whose work has to deal exclusively with the soil are mostly out of employment. Farm work, except the care of live stock, is at an end, but with the snow an avenue of employment opens up for the man of muscle. That is the cutting of timber in the forests, and getting the logs out to the river banks to await the spring floods to convey them to the lumber mills. Farm workers on most of the prairie have not this occupation open to them, and are perforce idle, and many drift into the towns to swell the ranks of unemployed whost

occupations are suspended by the winter. During a time of poor business timber-cutting is greatly reduced, which means less men employed, so that the general state of the lumber business rules whether or no employment in the winter camps in the forests is plentiful or otherwise.

Farmers usually hire their men for the year, or for the summer, and in the former event pay proportionate wages, having to consider the enforced idleness of their help in winter time. If hired for the summer only, then much higher wages are paid, and the worker has to save from his earnings sufficient to keep him during the winter, which may, or may not, be supplemented by his winter employment.

Summer brings a season of great activity, not alone to the farmer, but to the artisan. The farmer wants more help than he can usually get at that season, and farm workers are at a premium. Ploughing, harrowing, and seeding are rushed as much as can be, as the success of the grain crop depends upon the immediate seizure of the tilth of the thawing soil, to await the warm summer rains, which ensure an abundant harvest. Once the grain is well up a slackening of employment follows until the crop is ripe for the reaper. Then ensues an anxious time to garner the grain, and every worker can get employment. Hailstorms in the summer and early frosts in the fall are the chief fears of the prairie farmer, but insurance against the former and activity in harvesting cause those fears to assume small proportions. Harvesting varies in the different provinces, but is generally from the end of July in Ontario up to the middle and end of September in parts of the North-West. It is, therefore, at that period

that help is most needed, and everyone works every hour there is, and only sleep interrupts the work. Needless to say, no farmer would willingly employ an idler at such a time, when every minute means money.

Turning to the artisan, the summer usually means work for all. Building operations commence with the passing of winter, and throughout the summer work is very active. At this season men of all kinds who are skilled carpenters, masons, bricklayers (to a lesser degree), plasterers, decorators, plumbers, etc., command high wages. As in the case of the farm workers, winter mostly suspends their work, and they must largely be idle, and need to be thrifty and saving. In the winter there is, of course, much indoor work for those whose trades can be carried on, but generally a man would be well advised to make allowance for several months' idleness.

It is well to explain that in all the country towns, and in the outer portions of the cities, the houses are of wood, so that carpenters are more wanted than bricklayers or masons. In the cities the large offices and public buildings are mostly of steel with stone or brick facings. Structural steel workers get good wages, and in every growing city each summer sees the construction of important buildings with steel framework. These are usually erected by contractors, and the facings are put in whilst the superstructure is still being erected. The houses, whether of wood or brick, are not heated by open fire-grates, but by means of hot-air furnaces or hot-water radiators, heated in each case from one furnace in the cellar of every house. The latter means of heating is rapidly displacing the hot-air, as in severe weather it is often

difficult to ensure an even distribution of warmth, which hot water is always able to accomplish. It will, therefore, be seen that this class of work needs a special class of workers with the right experience. In the Old Country we have not an abundant supply of this class of worker, as hot-water apparatus is less used, except for horticultural work. In Canada every room has its own radiator.

The plumbing of the houses is different also, all pipes having to be within the house on account of the frost. What is termed "running water" is very popular. By this is meant lavatory basins with both hot and cold water. Owing to every pipe being indoors, the water-closets are not always on the outside walls, but are placed anywhere suitable. I mention these details to give an idea how things are done, and also with a view of leading workers into the way of being prepared to find things differently constructed than what is customary at home.

This brings me to a further theme which requires a little explanation. When you come to Canada and find things so different, do not jump to the conclusion because they are different that they are wrong. Always act on the assumption that experience has taught the Canadians the best way. Should you find later a better way, rest assured you will be given every chance to prove your way is the best. Canadians are assimilative people, and quick to perceive new ways. Nothing is sufficiently novel or untried which daunts the race, and if practical your way will soon bring you fame and money. Unfortunately, too many Britishers immediately upon arrival start to condemn what they do not understand, with a result that they, in turn,

are condemned as duffers. Remember well the old adage, "A still tongue makes a wise head."

From what I have written it will be seen how necessary it is for everyone to carefully consider his chances of work, and to plan out how best he may start. According to the nature of that work so must he get reliable advice, more especially as to what district or town offers the best openings.

Those who will carefully follow the suggestions I make will arrive in Canada able to avoid many little pitfalls that beset the newcomer. By so avoiding them their chances of success will be the sooner achieved, and their welcome from Canadian citizens more hearty. Always remember that Britishers have shown the world how to colonize, and let the world see that the same spirit prevails as of yore, that you come from the good old stock and can be at least equal to your predecessors.

CHAPTER II

A GENERAL SURVEY OF CANADA

In my introductory chapter I covered briefly a few points of interest, and now pass on to a more general survey of what Canada has to offer to the newcomer.

It is necessary at the start to consider what one's occupation is to be, and this of itself practically decides one's location. It may possibly become clearer if I give a brief résumé of the Dominion. Canada may be roughly divided into four sections, the easternmost being the Maritime Provinces of Prince Edward Island, Nova Scotia, New Brunswick, and Quebec, the centre divisions being Ontario and the fertile prairie provinces of Manitoba, Saskatchewan, and Alberta, whilst the last division is British Columbia.

The Maritime Provinces are the oldest settled, but, strangely enough, for many years have been greatly neglected. Prince Edward Island, Nova Scotia, and New Brunswick afford splendid chances for farmers from the Homeland, who can purchase there very excellent farms at prices far below their intrinsic value. Quebec is almost altogether in the occupation of the French Canadians, and only holds out special inducements to English-speaking people in certain well-defined sections. Ontario has great and diverse

products, and offers a wider variety of occupation than any other province, with the exception of British Columbia. The prairie provinces are not to be beaten for grain-growing, mixed farming, and ranching. British Columbia is *par excellence* a fruit-growing country, and one of the most suitable for dairy farming.

From a manufacturing point of view, Nova Scotia, Quebec, and Ontario are the chief centres.

Canada may be classed in three broad divisions from a climatic standpoint, the eastern including Nova Scotia, New Brunswick, Prince Edward Island, Quebec, and Ontario. The chief characteristics are a long snowy winter, a late spring, followed by a hot summer, with a beautiful autumn, or "fall," as it is called in America. The centre division is the prairie provinces, which have a long five months' winter, with less snow than farther east, but are well known for their intensely cold winters. The winter months are characterized by an abundance of sunshine and a dry atmosphere. Summer comes with a rush, and the months of June and July are usually wet, with intervals of hot clear weather. The eastern prairies have greater extremes of temperature and climate, and the nearer one gets to the mountains the air is drier, and when one reaches Western Alberta the winters are less cold, the minimum winter temperatures are higher, and the natural phenomenon of the "Chinook" winds greatly modifies the winter climate. Apart from the summer rains, during which the air is cool, the leading feature is the abundant sunshine and the long sunny days, when the heat is often very considerable, frequently reaching close upon 100 degrees Fahrenheit in July and August.

British Columbia's climate varies largely according to position. In many of the central valleys it is very dry and hot in summer, with invigorating clear cold weather in winter. The rainfall is small, snow varying according to location and altitude. Central British Columbia is a land where irrigation is practised, more especially in the Okanagan and Upper Fraser River and tributary river valleys. There the summer warmth is continuous, and rainfall at that period of the year scanty. The mountain ranges affect the climate greatly, and it is very necessary to study local conditions, as no generalization can be made. The coast regions of British Columbia have abundant rainfall at all periods of the year, with deep snows on the higher levels. On Vancouver Island climatic conditions again change, and the south-eastern portion closely resembles Cornwall or Devonshire, with the exception that the summer weather is less rainy and there is more sunshine. Northwards and westwards from that section of Vancouver Island the rainfall increases greatly, and agricultural occupations dwindle into small proportions.

From this brief sketch of the climate of Canada one can judge that the natural productions vary greatly, and it should be the object of the would-be settler to consider his personal tastes and to study localities closely before coming to a decision. Canada is everywhere suitable for settlement, save in the far north, but the individual has to look into many conditions. The long cold winters of the eastern and central provinces are, to most people, healthy and invigorating to a high degree, yet it is not everyone whose health is thereby benefited. The length of the cold, and its severity, is undoubtedly tempered by the abundant

sunshine and dry atmosphere. Affections of the chest are not created in the dry climate of the western prairies, but the eastern provinces are damper in winter, and cannot be recommended to anyone having pulmonary complaints.

These varied climatic conditions have created three broad divisions of Canadian life—those pertaining to the forests, to the cultivated sections, and to the mountains. In the first-named exist the leading manufacturing occupations, and the forests stretch over the greater part of the Eastern Provinces, thence extending in a north-westerly direction farther north than present settlements, and reappearing in British Columbia. The cultivated sections are in Southern Quebec, Southern and Central Ontario, portions of Nova Scotia, New Brunswick, and British Columbia, and nearly the whole of the prairie provinces of Manitoba, Saskatchewan, and Alberta. The mountains chiefly are in Nova Scotia, New Brunswick, Quebec, and British olumbia.

The Dominion can be subdivided, according to its chief physical characteristics, into three leading divisions. Firstly, the forested sections, which contain vast numbers of lakes, rushing rivers producing unlimited electrical power, and the cleared portions of which are more thickly populated than elsewhere; secondly, the vast prairies in which farming is practically the sole industry, and which regions are now the chief seat of present-day settlement and development; lastly, the mountains, which afford lumbering, mining, and a limited amount of manufacturing, with agriculture in the fertile valleys.

These details may help towards broadly defining the localities in which exist openings for work. I recom-

mend, first, a study of the various provinces each with a special class of inducement to settlers. This is a subject of much interest. According to one's desires, each and all of Canada's great divisions possess undoubted merits. Which is the best rests largely upon the training and upon the character of the would-be settler. The amount of capital possessed has a distinct bearing upon the question. I think it better, as a rule, for the newcomer with small means to make a start in the older settled sections. There he will gain experience in Canadian farming, become acquainted with the manners of the people, learn the many ways in which he must proceed, to eventually become absorbed in Canada's needs, and so be fitted for life in the pioneer settlements.

I cannot too strongly impress upon all that life in Canada—even in old settled centres—is very different from life in the Old Country. Everything is altered, and one's knowledge has to be remodelled and adapted to new conditions. The ways of the people are suited to the country, and one of the chief pitfalls for the newcomer to avoid is to beware of trying to convince the people that " we don't do it that way at home." Such advice, however true it may be at home, is not necessarily of any value in Canada, so remember well the old adage, " When in Rome, do as Rome does."

To my mind, more especially considering the severely radical alteration in one's life, it is preferable, from every point of view, for the settler to contemplate settling in some fairly old community. He should remain for one year in the chosen locality, working for others if possible, and then launch out for himself. He must not expect to receive wages for his work on

the higher scale, as it is only natural for a farmer to give less remuneration to those whose services are at first of but little value.

Canada largely wants men who are prepared to become producers, those who will help to till her many millions of acres of fertile soil—men who are prepared to work hard, to toil incessantly—men who have ambitions to become their own masters. She wants but few artisans; her manufactories are yet but small, so that my remarks, perforce, must be written for the desired classes. I do not mean that others are not able to make a success, but their services are only in request as Canadian agriculture progresses. The soil is the source of Canada's greatness, and the land gives work for millions. Manufactories increase as the agricultural population expands. Canada's reserve of workers is ever small, so that any increase in manufacturing activity soon calls for workers from the Motherland. I believe there is a steady increase in prosperity before us, and, consequently, Canada will require the services of many classes of workers, which will open out a splendid field for British citizens.

What lies before Canada is the problem of rapidity of development. The Dominion has an area of 3,729,665 square miles, with an estimated present population of about 7,600,000. Consider the great area which has still to be developed, and an idea can be gained of the millions of new settlers whose services will be required to aid in the work. The rapidity of this development is primarily a question of capital, and in recent years many millions of money have been invested in opening up new districts. The extension of the railways has steadily progressed, and this is still

the most urgent need of the undeveloped territories. Where the rails go, so follow, and even precede, the settlers whose energies create freight and traffic, to render these lines not only self-supporting, but profitable to investors. West of Winnipeg is an empire at present with a bare million and a half of inhabitants, with latent possibilities for the ample support of a population equal to any similar area in Europe.

In my investigations in Western Canada I have been much impressed with the great influx of settlers from the United States. These men are used to the conditions, are mostly small capitalists, and can clearly see their way to make money. It is a matter of deep regret to me that the profits arising from the development of Western Canada should be so largely falling into the hands of citizens of another flag. Canada cannot be blamed for welcoming them with open hands. Develop she must, and if the sons of the Motherland are not sufficiently enterprising to come to her aid, she must get others. I have seen the trains and towns crowded with hard-headed land buyers, men of intelligence as well as of muscle, and every district looks upon the man "from across the border" as a most desirable neighbour. From all parts they come, and the Dominion Government gets ample recompense for the energetic representation they have established in the United States. If I interest my fellow-citizens in the unlimited vast opportunites in Canada, I shall rest content with the confidence of knowing that for the right man there is the right opening. Square pegs won't fit into round holes. We must perforce educate the people into the knowledge of getting on to the right road, and so send to Canada square men for the square holes.

CHAPTER III

SOME HINTS FOR YOUR JOURNEY

When you have decided to go to Canada there are a few points upon which I should like to give you advice. I will commence with the time when you purchase your ticket from your local booking agent.

Having booked your passage, there arises the point of insuring your baggage. This is an item very frequently overlooked, but I strongly recommend you to do this, because should any accident occur you would find that the steamship company is not liable for anything happening to your effects. For a few shillings your local passenger agent can insure all your effects right through to destination, and the policy will cover you on railways, steamers, damage from fire, theft, or from sea-water. Remember, also do not *nail* up any packages, as this will cause you trouble when passing your baggage through the Customs. When booking your passage bear in mind that tickets to your destination can be purchased more cheaply in Europe than when you have landed in Canada.

Take with you all your old clothes and plenty of warm underclothing, which will all be found extremely useful. If going out in the early springtime, take a good warm overcoat, and if a woman, please do not think that a thin light overall is sufficient to stand the

vagaries of the changeable and, frequently, extremely cold Canadian weather in March and April. I have been greatly struck by watching the departure of women from Liverpool for Canada in the early days of March, wearing the thinnest of jackets, and have pitied their sufferings when they strike the severity of Canadian cold upon arrival at that time of year.

Whilst upon the subject of clothes, I would recommend you to wear a soft or hard felt hat for choice, and neat plain tweed or serge suits.

If you have a trade, take with you all your tools, which are admitted free of any Customs duty. The Customs permit you to take with you all usual personal effects. Do not take any farm implements, as you can purchase them cheaply, and will obtain those exactly suited for use in the country.

As for your furniture, should you have good solid chairs and small articles of furniture, etc., these you should take. Avoid burdening yourself with big stuff, such as wardrobes, tables, sideboards, wash-stands. Take all your carpets, rugs, bedding, cutlery, glassware, and all your kitchen utensils. Pianos will not, as a rule, stand the climate.

Having decided these details you will embark on board, and, according to the line you travel by and the time of year, will in due course arrive in Canada. You will land at either Portland, U.S.A., at Halifax, or St. John up to the end of April. When navigation in the St. Lawrence River opens, you will reach either Quebec or Montreal. If a steerage passenger you must land at Quebec, but if proceeding saloon or second cabin, it is at your own option to land at Quebec or Montreal.

I will treat the ports in rotation, taking Portland first. Upon arrival your steamer lands you alongside the Grand Trunk Railway station. You will pass through the Customs, and if proceeding to a Canadian destination your baggage will be sealed up and passed direct into Canada in bond. The Customs examination will in that event be made in Canada only at the station you arrive at—probably at Montreal. Then you will go on the train and some twelve hours or so later will reach Montreal.

Should you land at Halifax and be destined for any place in Nova Scotia you will be met by the officials of the Nova Scotia Government, who will give you every assistance and advice. Work will be found for you if proceeding on to the land, but if your inclination is otherwise every help will still be given you. Special trains leave for Quebec and Montreal shortly after the arrival of the steamer. Your baggage will be examined by the Customs officials on the wharf where you land. This also applies to all the Canadian ports of landing.

Arriving at St. John (New Brunswick) you will land not far from the railway station, which is jointly used by the Canadian National and Canadian Pacific Railways. If for any point in New Brunswick the Government officials will afford you every aid. Presuming, however, that you are going farther west you will be probably taken in hand by the C.P.R. on the C.N.R.—the use of which initials will soon be familiar to you.

Quebec is the port where the Dominion Government of Canada receive the bulk of their steerage passengers, and it is there that the majority obtain their first experience of Canada. The routes westward are three

in number—the C.P.R., the Canadian National and the Grand Trunk. The first named is upon the side of the river where you will land, whilst the two others are at Levis on the southern side of the St. Lawrence River. If going by the C.P.R., your train is close handy, and after Customs examination, and the usual interviewing of the immigration officials, you will soon be despatched by train. Quebec is nobly placed, and will interest you greatly.

Montreal is some distance up the river, and there is an interesting experience before you whilst on the steamer. The channel winds about freely, and being well lighted steamers go up at night if the time of arrival and clearance at Quebec are suitable. Upon reaching Montreal you land at the wharf of the company by whose vessel you arrive. All are close together, and practically equidistant from the railway stations. These latter are the Windsor Street Station of the C.P.R., the Bonaventure Station of the Grand Trunk Railway, and the Montreal Tunnel Station of the Canadian National Railways.

You will find Montreal a most interesting city, and as a rule will have sufficient time at your disposal before the departure of your train to investigate its charms. I advise you to take an electric car to the foot of the mountain, then to walk up—a stiff climb—or use the elevator. The view from the summit will convince you that the beauties of Canada have not been exaggerated. Passing through the thoroughfares, what will strike you are the numerous posts, with network of wires on the streets. The houses and buildings are higher too than those to which you have been accustomed. Electric street car services are a feature of Canadian life, with

a universal fare of 5 cents anywhere. You can purchase six tickets for 25 cents if you think of making varied trips on the cars.

No matter at which Canadian port you may arrive you have probably a railway journey in front of you. First as to your baggage. The word "luggage" is never used in America, and to use it stamps you as a newcomer. Arriving at the station you proceed to the baggage departure room, and there check your various impedimenta to your destination, producing your railway ticket. This also can usually be done at the steamer wharf upon arrival. A cardboard numbered check will be given you, showing upon it the name of the station to which you have checked your baggage. With this in your possession you have no need to trouble further. Your baggage will go forward by the route you travel by, and, save should you have to cross the frontier of the United States, you will not have anything further to worry about, but will find it in the baggage room when you reach your destination. When it reaches this point the railway companies allow free storage for twenty-four hours after arrival, and then make a charge per package for each day it remains in storage until it is claimed by you. Sunday is not counted should you arrive late on Saturday, or on a Sunday.

These services are rendered free of cost by the railway company, up to the weight (150 lbs.) allowed to be carried free by each passenger. Should the journey be to some important city (more particularly in the United States than in Canada itself), a uniformed express man often boards the train at a distance a little short of one's destination, and asks if you have

any baggage. You then may, if you choose, avail yourself of his services. In exchange for the numbered check you possess he will, for a charge varying from 25 to 35 cents, undertake to convey your trunk to any house or hotel, and, the exchange of checks effected, you leave the train free from the lively bustle so common a feature in British termini. By this service there is no need for a cab. A walk or a street-car to your hotel, and you hand your new check to the hotel clerk, and the next you know is to find your trunk in your bedroom.

Now for the trains. Should you study the time-tables you will find them differently arranged from those at home. The trains running in one direction are timed downwards, but the return trains must be read upwards. A glance at any time-table will show you the system. Canadian railways on most long-distance trains carry first and second class passengers.

If your destination is a distant one, then the question of sleeping-cars arises. There are the Standard sleeping-cars, Tourist cars, and Colonist cars. The fares by the first named are roughly 3 dollars per day, by the Tourist cars just half the rate, and passengers for the Colonist cars are given the use of them free of cost. The charge for upper berths is slightly less than for the lower ones. For this extra fare you receive the luxury of a car replete with all conveniences—a comfortable sleeping berth by night, and in the daytime the car is used as a very excellently upholstered drawing-room car. The Tourist car has all the conveniences of the Standard car, but is usually upholstered in plain leather. The bedding is exactly the same as in the superior car. On this type of car you will receive, in addition, con-

venience for cooking your meals should it be your wish to do so. The Colonist car is quite plain, and you must provide your own pillows, rugs, etc., which can be purchased very cheaply from the company.

If you have ladies and children with you, I strongly advise you to indulge in the extra expense and take a Tourist car ticket. The Colonist cars are naturally rough, and you meet in them all classes of people. The difference between purchasing the bedding and paying the fare is not great, but the difference in comfort will amply repay you.

There are also compartment sleeping-cars *de luxe*, which are more like the British sleeping-cars. These are only commonly in use on one-night journeys, such as between Montreal and Toronto.

Luxurious " observation-cars " are attached to the transcontinental trains.

To the freshly arrived traveller from home the first night upon the train is always a novel feature, and it may be of interest to describe a sleeping-car. The whole car is divided into sections, usually twelve in number. Each section is, in turn, made up of two berths, upper and lower. Each of these berths accommodates two persons. The rule is that one person travelling alone has to pay for one berth, but in the case of man and wife, or two friends travelling together, the same cost serves for the two persons. This renders it more economical for two to travel together, and, when buying the accommodation, it should be stated at the time whether for one or for two, as afterwards the charge would be made upon each person separately. The sleeping-car serves during the day as a drawing-room car, and is handsomely fitted. At one

end of the car is the smoking-room, with lavatories for gentlemen attached, and the other end of the car is equipped with excellent accommodation for ladies' use. In addition, there is a specially constructed private compartment, known as the drawing-room, for which a higher price is charged. This is superior to the rest of the car, but the average traveller does not require to use it.

After being in the car in its day condition, the newcomer will be greatly interested in noticing the most ingenious manner in which it is rapidly transformed into a "sleeper." The car is in charge of a courteous conductor, who attends to the wants of the passengers and assists in supplying them with information as to the train service, etc. Then there is the porter, a coloured man invariably. The latter, when evening approaches, doffs his uniform jacket and comes forth arrayed in a snowy white jacket. He then proceeds to make the startling transformation. Each section, as I have already explained, is divided into upper and lower berths. During the day it is two upholstered transverse seats facing one another. At night the porter unlocks a section of the roof of the car, and this falls downwards suspended by strong chains, and forms the upper berth. Then he pulls out the seats, which are arranged to form the lower berth. The upper portion of each seat is turned into a convenient shelf. From the upper berth are produced mattresses and pillows, and the porter soon encases the latter in snow-white linen, invariably fresh for every night's use, and with sheets and blankets a rapid transformation into a cosy bed is made. Then the upper berth is treated similarly, when the upper and lower berths are ready

for occupation. To ensure privacy, a wooden partition is inserted on each side of the section, a curtain, in two parts, hanging from a rail near the roof completing the operation. Section by section is made up, and at the last there is merely a narrow corridor down the centre of the car, curtained on each side.

The passengers, meanwhile, have been retiring to rest as their own berths are prepared, and ere long quietness reigns over the slumbers of the occupants The lower berths are always preferred, and the seasoned traveller tries to obtain a berth on the side of the car away from the other track, when travelling on a double-track railway. The reason for this is that the passing trains on the other track do not then disturb one's serenity. The lower berth's popularity is accounted for by the freedom of entry thereto, as to use the upper berth a short step-ladder has to be climbed, and ladies especially are averse to that proceeding.

Newly-travelled users of the sleeper are then faced by the problem of undressing, and to the old hand it is amusing to watch their faces as their very evident innocence is unveiling itself, and the perplexed look of *how* to best get over that operation. It frequently ends with the newcomer turning in to sleep in his clothes as best he may, with the result in the morning of a wearied look born of a night of troubled rest. The old stager has long ago gained experience, and undresses fully, whilst in the morning his freshness is a sure proof of the comfort he has thereby obtained. The newly travelled notes this fact in due course, and profits thereby. I, however, freely confess, after many scores of nights spent in upper and in lower

berths upon all kinds of sleeping-cars, on all lines of travel in North America, that the undressing with comfort in the confined space at one's disposal is not quite so easy as it seems in cold print. Much amusement will certainly be derived by the first night in the sleeping-car.

Once upon your journey in the train, you will be soon out in the country. The absence of hedges will not strike you favourably, and the prevalence of wire, or "snake," fences delimiting the fields is practical, albeit far from picturesque. The country roads, too, are mostly perfectly straight, made up of mud, with myriad clouds of dust in dry weather. You will be, no doubt, greatly interested in the features of the country as they flash by, and when night comes you will be glad to retire to rest in your comfortable berth.

What will strike you in the winter or early spring seasons is the extreme warmth of the trains, houses, hotels, etc. At first you will not like it, and you should accordingly be prepared. Have good overall clothing which you can remove, but I would point out the necessity for such clothing when you are out in the open air.

Now for money matters. Leaving home you will be well advised not to carry about with you any large sums in cash. Purchase bank drafts, letters of credit payable in dollars, or Express Companies' money orders. These you can change as you want them—almost anywhere. Watch the rate of exchange—and remember that there are 100 cents to the dollar. The usual pieces of money are one-cent pieces and two-cent pieces in copper. In silver, five cents, ten cents, twenty-five cents, fifty cents, and one-dollar pieces. The latter

are heavy and inconvenient, and you will prefer paper notes, which are issued in values from one dollar upwards. After leaving the east of Canada the smallest coin in general circulation is the five-cent piece, and, except for postal purchases, you will not have much use for coppers. You will find United States money, both coin and paper, very freely used in Canada, and it is accepted everywhere as equal value to Canadian currency.

CHAPTER IV

HOTEL ACCOMMODATION

I TAKE it that you have arrived in the Dominion at one of the points detailed in last chapter. Possibly your first point of arrival will be Montreal. Your next requirement is the question of hotel accommodation of a character consistent with your means.

There are hotels of all classes to be had at prices which will suit any pocket. From 2·00 dollars per day and upwards there are hotels which will cater for you. Should you be one of the numerous Britishers who want to combine economy with good class accommodation you will find that for 3·00 to 3·50 dollars a day you can receive really good meals and cleanly bedrooms.

In all the larger cities there are hotels *de luxe*, replete with every modern convenience at prices as costly as in Europe. The great railway companies own large and almost palatial hotels in almost every centre on their systems. Others are privately owned. All classes from artisans to millionaires are ably catered for in every principal city.

When reaching any hotel you will be asked to "register" your name and address. Then you arrange as to the price of your room. Should the hotel be run upon both American and European plans then you

would be asked to state upon which plan you are going to proceed. My advice is to always take the American plan, which is both most economical and best. The American plan means you know exactly what your expenses will be, whilst on the European plan you pay a fixed sum, usually 1 dollar a night and upwards for your room, and pay for your meals *à la carte*. If blessed with a good appetite there is no question as to which plan is best for you. The American plan means an abundance of anything upon the menu for the meal.

Having registered, you will be shown your room, and will, thereafter, duly receive your meals, etc., and, when departing, will pay for the period you stay at the hotel, with *pro rata* charges for broken days. Now for one little hint. Don't put your boots *outside* your bedroom door, because they are liable to be removed or unceremoniously pitched into your room. Boot cleaning is only done by paying for it, the price averaging 10 cents per shine. You want to take with you a little outfit of brushes and blacking and clean your own boots. Should you get your boots very dirty, then indulge in a paid-for shine, and you will be interested with the exceptionally excellent cleaning they will receive. If the weather is wet and muddy, immediately invest in a pair of rubbers (goloshes), which will be found extremely useful. These rubbers are cheap, and are practically indispensable. Everyone uses them.

Next you will find that your room contains an electric bell, and should you ring it the bell-boy awaits your commands. No matter what period of year, the intelligent boy probably brings you a jug of ice-water. Zero weather or fierce heat, everyone wants ice-water.

As to whether this is good for you or not, that I must leave to you, but, personally, I like it.

Going down to your first meal, if on the American plan, you will be handed a very extensive bill of fare. You are expected to order your *hors d'œuvres* and soup at once. Next follows your fish. Thereafter you must order all your various meats at one time, and will find yourself surrounded by a multitude of little dishes and one plate. You eat what you like, and next follows the "dessert"—puddings, etc., once more in the soon-to-be-familiar little dishes. The only objection I have to Canadian fare is the superabundance of cream and milk in everything, and the fact that the food in the little dishes soon gets cold. However, you will probably be astonished at the variety of the fare provided, and, I doubt not, will fully appreciate it.

When the time comes for you to leave your hotel the porter takes your instructions as to the disposal of your baggage, despatching it to the station for you at a fixed rate per piece, and is, as a rule, a walking encyclopædia of information upon the train service. Frequently he will attend to the "checking" of your trunks at the railway station, and, expecting a tip, will help you in many ways.

Having proceeded to the station, you duly check your baggage, as previously described. Should you be going any distance, and require sleeping-car accommodation, you will be well advised to give this your very early attention, as the berths—more especially lower ones—are usually reserved. You may obtain them for any fixed train in advance at the railway stations and also at the ticket offices of the various railways in the centre of the cities. The latter are

usually the best. The formula is to produce your railway ticket, and a sleeping-car ticket is given you in return for the necessary payment. If, after reserving a berth for a train, you find it inconvenient to travel at that time, you can always cancel the reservation and change to another date, so long as you do so a reasonable time before the train starts. This must be done at the same office where you purchased the berth ticket.

You should use the street cars for reaching the railway stations. Cabs are usually to be had, but I don't recommend you to use them.

CHAPTER V

LIFE IN THE CITIES

One of the most interesting features of Canadian life, and one which usually appeals strongly to newcomers, is that of life in the cities and towns.

It may, therefore, be interesting to go briefly over some of the leading features. Of the cities which one can term large, there are not many, in comparison with our overcrowded areas in the Homeland. Montreal, Toronto, Ottawa, Hamilton, Quebec, St. John, and Halifax are the principal points in the eastern section, whilst farther west Winnipeg, Regina, Saskatoon, Calgary, Edmonton, Vancouver, and Victoria are large and under ordinary conditions rapidly expanding centres.

Turning to the smaller places, there are very many of medium size which are in all respects cities, and whose ever-growing trade brings them more into prominence. In the Eastern Provinces many places, such as London, Brantford, Windsor, and innumerable other towns, offer homes to thousands. It is not to these eastern centres that I look for immediate growth of any considerable nature, as, being largely engaged in manufacturing, their prosperity depends a good deal upon the great farming interests of the prairies.

Everywhere in the West along the railway exten-

sions are literally swarms of new towns, whose potentialities are all great, but whose respective futures are extremely difficult to prognosticate. That some will become cities is certain, and were I able to locate those said " cities," then it would pay very handsomely to invest in town lots. All kinds of towns there are, and all with a future. Only the man continually on the spot can fairly estimate whether a new town will be really great, or whether it will grow slowly to a population of a few hundred souls. To the speculator, therefore, there are chances galore, and opportunities of becoming rich.

One of the most striking differences which every newcomer is certain to notice in the cities are the misshapen poles along the streets carrying electric wires of various sorts. They certainly do not add to the picturesqueness, albeit they are of great utility, and afford a cheaper service of electricity in its various usages than we are accustomed to.

In the cities the streets are all wide and rectangular (save several of the eastern cities such as Quebec and Montreal, which retain the old European fashion of irregularity), and each " island " of buildings is called a " block," an item of measurement which renders it easy for strangers to find their way about. The ground plan of new cities is now almost universally that of avenues bearing names, with numbered streets crossing them at exact intervals. The office buildings are usually large, very tall, running to over twenty floors in Toronto, Winnipeg, Vancouver, and Calgary, and are architecturally excellent. In the leading streets the general run of buildings are more even and more imposing than at home. In the residential

sections there is a great difference from a British town. Usually there are no fences dividing the "lots," and this makes the better-class streets in a city such as Toronto one continuous garden, with fine shady trees in the streets and well-laid-out flower beds surrounding all the houses. Vancouver and Victoria have a strong leaning towards British methods, and practically all the better class gardens are surrounded by fences of wood or stone walls. To my mind this is more picturesque, and to a Britisher more pleasing, although a stroll down any good residential street in Toronto or in Winnipeg is certainly an eye-opener as to the merits of the other plan of no fences.

To a newcomer intent upon settling in a town there are many points upon which he wants information so as to judge the respective merits. One of the first is that of municipal taxation, and whilst this is yet small everywhere, it will be found that it is on the upward grade. Improvements must be paid for, and the extraordinary extension of the cities continually requires more loans to provide funds for streets, sewers, and the hundred and one necessaries of civic life. One finds the old-timers grumbling and fighting vigorously against improvements, but the more vigorous and progressive elements prevail, and in almost all the cities local enterprise is constantly aiming to beautify them and to lift them out of the rut of the commonplace. In the towns on the prairies there usually live many retired farmers who, having spent their lives in hard solitary work, think that the town in which they have located is quite good enough for anyone, and resent any improvements which cause them to pay increased taxes. Although Canadians may grumble

at their taxes, the newcomer, accustomed to the grinding burden of his homeland, smiles, and feels he is very kindly dealt with.

Taxation, naturally, varies everywhere, and as a general rule, as might be expected, is heavier in the older cities than in the newer, and lighter in the country than in the town.

The next, and a very important, question is that of house rent. Without exception, everywhere this will very unfavourably impress the fresh arrival, for there is no comparison whatever in this respect between Canada and any part of the Motherland. Everyone endeavours to become their own landlord, in order to cut down expenses very greatly. Consequently, there is a great market for the sale and purchase of buildings and town lots. As soon as you can, buy a lot and erect your own house. Except in the largest cities, the building regulations allow great latitude and are far from onerous, which will give you a wide variety of choice as to material used and size of dwelling.

However, if you have to rent a house, you can do so, but will find it very expensive. If in a large city, flats are abundant, and the rental quoted includes the provision of warming, by steam, hot water, or hot air —the second for choice. Local taxes are also included, so that your expenditure on your rented flat or home is a fixed amount.

Fuel is a heavy item in the winter, more especially in the Prairie Provinces. Coal is very costly, and so is firewood. Stoves burn either. A house is usually heated by one large stove in the basement, which heats all rooms and passages—bedrooms included. The severity of the winter renders this imperative in every home.

Now for actual living costs. In spite of all you may have heard, you may rest assured that in normal times the general run of food costs is about as cheap as in the United Kingdom. Butcher's meat is a big item in every Canadian household, where three good meals a day are the rule in homes of all classes. I cannot aver that the average quality is as good as Home-fed meat, but, on the whole, it is very fair indeed. Beef, pork, and veal are good, but mutton is frequently inferior. Much more use of pork and veal is made, and the first-named seems never to be out of season, in spite of the popular notion that it should not be eaten when there is not an *r* in the month. Food supplies vary according to locality, and the cost is in accordance therewith.

Fish in the Far West and the Eastern Provinces is good and plentiful, and reasonable in price. The white-fish from the Great Lakes is an excellent food, whilst halibut and salmon from the Pacific Coast sell in large quantities. Oysters and lobsters abound in the East, and are very moderately priced. Crabs are very different to the British ones, very small, and are more of a luxury. The general marked absence of flatfish, other than halibut, is noticeable. There are no soles, turbot, plaice, or brill, and, save for flounders in the estuaries, halibut seems to be the only flatfish obtainable.

Ice is a necessity in every home, and is used in immense quantities for food preservation and for cooling drinks in the hot weather. Ice-water is the standard drink at meals everywhere. The mention of drinks leads me to the question of temperance, which prevails to a very pronounced degree in Canada. Since the War started every province in the Dominion is what

is termed "dry," and prohibition of liquor is now practically complete. Tea and coffee are drunk to excess, the latter to such a degree that antidotes for sufferers have a considerable sale. Tea is certainly more palatable of recent years in Canada. Previously it was an abomination, but widely advertised blends of Ceylon teas are obtainable everywhere now at very reasonable prices. Coffee is of better quality, and certainly better made, than that commonly found at home.

Returning to the subject of the general advantages of Canadian city life, I certainly think they have all our own advantages, with added ones of cheaper telephones (used by every fairly well-off family), electric light, and a fine service of electric tramcars, at a fixed 5-cent fare for any distance within the civic limits in every town of any size. In all well populated urban districts, electric railways radiate in all directions, supplying splendid transportation at very moderate fares.

Having given Canada a good showing, I am now going to kick at some of the easily removable disadvantages. It is a standing disgrace to a community with the most unlimited supply of the finest water in the world to permit the contamination which is so widespread. Typhoid—commonly called *the fever*—is common, due to this cause, and save in a few cities, such as Vancouver, where typhoid is unknown to arise from using the municipal supply, the water supplied in many cities is to be viewed with great suspicion. I have even seen announcements in local papers warning visitors not to drink the town water. When one considers the absolute superabundance of lakes and

rivers, then my contention that Canada is disgracefully served will, I think, be admitted. These conditions are being steadily improved, due to a recognition of its importance to the community.

Next, I feel strongly upon the gross carelessness of the community in allowing a general state of thorough untidiness to prevail in the streets and towns. You may, perhaps, be staying in an hotel which, within its own walls, is kept scrupulously clean, well furnished, and in every way attractive.

The proprietor takes pains to see to the comfort of his guests, and usually to full mutual satisfaction. But see the reverse. Look from your bedroom window. Possibly, you overlook a new addition to the hotel, and your view includes the flat roof of that portion of the hotel. It is a thousand to one that the said roof is absolutely smothered with broken bottles, paper, and litter of every kind. It is no one's business to remove them, and there they will remain for years. Many a glorious view is ruined by this and similar causes, all easily remedied, but until a better idea of the æsthetic prevails, this will doubtless continue. Don't run away with the notion that the view from every window is spoiled; far from it. I merely state one of hundreds of somewhat similar ways in which a little care would greatly improve things.

Unfortunately, it is an American way of looking at the world, and what is everyone's job is nobody's work. The general cleaning of public streets and places in the large cities is supposed to be done, and is, no doubt, often paid for and yet unaccomplished, whilst the smaller towns have mostly not yet reached the point of being able to afford such a luxury as tidiness. I am

glad to note in my more recent visits to Canada that there is a tendency towards improvement in this direction.

Just one more instance, and I have finished. In a bright progressive little town in Western Canada the wooden sidewalks were being renewed. As each board was removed it was unceremoniously thrown into the muddy road, there to remain until ground up into pulp. Step on to one end and the other tilted up, with a shower of mud all over you. What matter ? said the people. It's nobody's business to see the waste material removed, so there it would remain. Some cities have adopted Citizen's Day, devoted to a general spring-cleaning, to use a familiar domestic phrase. Many a picturesque scene is utterly spoiled by this unfortunate don't-care kind of spirit.

Every town has plenty of amusements. If too small to maintain a regular theatre, there is one or more variety cinematograph shows, where for 10 cents or thereabouts you will find entertainment.

Social life is prominent, and Canadian citizens enjoy life as much as anywhere else. People, as a whole, dress better than we do, and there is certainly more money spent by all classes in that direction. Most towns are alive to the necessity of securing parks, which are frequently very pretty and carefully tended.

General amusements include baseball, lacrosse, and tennis in summer, and skating and curling in winter. Baseball ranks easily first in public estimation, and there are professional teams nearly everywhere, which attract considerable audiences. Fierce rivalry prevails, and leagues are formed in all parts. Lacrosse, too, is very popular, and matches between towns as far apart

as Toronto and New Westminster are played. When a big fight is on, the town will practically close up business to see the match. Cricket is not popular, partly because of the difficulty of keeping a good turf pitch. The general public take but very little interest in it, and football does not command anything like the interest which it obtains at home.

In the household, one of the most serious difficulties is that of domestic servants. But few keep more than one servant, and the great majority none at all. This leads to the use of a host of ingenious inventions for labour-saving. The housewife does most of the work herself. Dinner parties are difficult to manage at home, consequently you will often see parties of friends arranged at the local hotels, which is an easier manner of giving or returning hospitality than trying to cook a dinner at home, serving it up, and sitting with one's guests. In nearly every town Sunday is the favourite day for such gatherings, and for a moderate price a good varied meal is to be had at any good hotel.

Every family at some period requires medical attendance, and here, again, Canadian practice differs from our own. The doctors have offices in the town, where they may be consulted at a fixed fee. After consultation you are given a written prescription which the local "drug-store" (chemist) makes up for you at a cost varying according to the nature of the required drugs. Should you require the doctor in your own house, he charges more than if you visit him, but his fees are not based upon the rental value of your house, as at home. He has a fixed scale of fees for visits and for all classes of operations, and outside certain limits charges by mileage. Every town of any size boasts

one or more admirably managed hospitals. From personal experience, I can vouch that the average Canadian doctor is clever, and has his office equipped in a manner seldom found at home. Electrical equipment may be found in an ordinary office, which at home is to be obtained only in really good hospitals. Such treatment as X rays, high-frequency ultra-violet rays for rheumatism, lumbago, etc., is skilfully handled, and at a fee the smallness of which is gratifying to one's pocket. Dentistry of a high character is to be had everywhere, and in no part of the world are the teeth better cared for than in Canada.

Education is splendidly looked after, and is provided entirely at the public expense, although there are many private schools for those who desire them. Any intelligent child has magnificent chances of success and is pushed for all it is worth. Universities and technical education are within the reach of all.

The newcomer may rest assured that in every department of life he will find things as good as, if not better than, he has been used to in the Homeland.

CHAPTER VI

THE COST OF LIVING

One of the most important matters which affect the newcomer to Canada or, for that matter, to any new country, and one which he must carefully consider, is the relative cost of living in comparison with the remuneration offered for his services. The subject is by no means easy of understanding until the reasons have been very closely studied.

In practically every developing country of the world, and also in some countries which are scarcely to be classed in that category, practically every article of food and many other necessaries of life had for some years before the War steadily risen in value. This rise has the inevitable tendency to create industrial unrest, seeing that the purchase value of money is lessened, and the wage-earner looks to his employer to provide him with more remuneration in order that he may counterbalance his increasing expenditure. Having thus caused the manufacturer increased cost of production in whatever article he may produce, in turn the cost price of the articles must be offset by an increase in the sale prices, which once more reacts upon the purchaser.

I therefore come to the conclusion that the prime cause of increasing values of manufactured products is

largely created by the rise in food prices, and an enquiry into the causes thereof is extremely interesting and instructive.

Several commissions in Canada and the United States have carefully investigated this subject, and their conclusions have been made public. One can, therefore, theorize freely, and it is quite plain that food not only costs more, but is likely to increase further, and no important country can hope to remain outside of the influences at work. The conditions at present are abnormal but will probably continue for several years after Peace is declared. My remarks are therefore to be taken as applying largely to pre-War conditions.

I will go into the subject from the Canadian point of view, as probably some of the causes at work there are not applicable to older countries, but, seeing that the majority of older settled nations are largely dependent upon the newer countries for their food supplies, it is these causes which are the most important to consider.

Canada has in past years received an immense influx of population, which has largely settled in the new lands of the prairies. To meet the necessities of these newcomers, huge amounts have been expended in railways, canals, city developments, and the extension of public roads, bridges, harbours, etc. The expenditure of hundreds of millions sterling resulted in an unprecedented demand for labour at ever-increasing rates. To induce the labourer to spend his own capital in paying a considerable fare to his destination, a higher rate of wages had to be offered than in the older sections. Having thus created a standard of remuneration above what would otherwise have been normal, the trans-

portation and development industries so affected immediately were in direct competition to secure labour with the actual farmer-settler, whose presence in the newer districts is the reason why these other developments become necessary. Railways, roads, bridges, etc., must precede settlement, or the farmer cannot market his crops.

Thus the farmer must again pay his helpers more money, and to do so has to expect more remunerative values for his produce so that it becomes economically possible. Next, the rush of settlers into the prairie country has right from the start steadily caused the values of farm lands to rise, thus increasing the new farmer's capital outlay. The increasing population in turn creates towns, where the necessities of urban life can be supplied. The aggregation of people in towns once more gives rise to further necessities for labour, all of which must be paid for in accordance with the standard created by the farmer and the development industries. Accordingly we find that everyone receives and expends more money than any similar number of people in older settled sections.

The increasing population of the world has a tendency to crowd into the towns, thereby creating an ever-growing number of mouths to be fed by the produce of the farmer, or food-producer. The towns are inhabited by non-producers of food, and depend very largely upon their manufacturing power, distribution of products, and upon the returns from investments. Money cannot create food, except through the agency of workers. Create a surplus of consumers with a shortage of food producers, and you have at once a condition which forces up the prices of commodities.

Town dwellers are also always attracting recruits from the country, as the glitter of such a life allures workers from the land. So long, therefore, as the town workers can earn sufficient to pay for their necessities and luxuries, so long will they remain predominant in numbers, and this inequality has to be balanced by higher food prices.

Canada is one of the few countries where the balance of population is living as food producers. Consequently she is prosperous—and her food producers steadily create a profitable market for the manufacturing interests in the towns. It is no exaggeration to state that Canada's normal prosperity is due to her grain crops, which the manufacturing countries of the world are eager to purchase for their non-food producers. Higher prices for grain mean continued prosperity to Canada as a whole. The manufacturers who commenced in a small way to fill local demands have now got firmly established, and are in a position to exploit Canada's unrivalled resources of forests, minerals, and all natural products. As they succeed in competing with the world at large so must their plants grow and the number of their employees increase, all of whom are food consumers, and thus their necessities have to be catered for by further food producers, or farmers.

So that in Canada, no matter how large the production of food products may be, it is likely that home consumption will steadily grow, and offset any possible decreased demand from outside countries. Canada possesses manufacturing possibilities which cannot even be estimated by an enthusiast, and I venture to prophesy that the phenomenal growth of the United States

will be equalled, or even excelled, by Canada during the present century. We have seen the United States change from the greatest food-producing country in the world to a slowly decreasing exporter of food products, which in time, as the population devoted to manufacturing grows, will turn the scale, and all her food products will be required for home consumption.

Before Canada reaches these conditions she will be looked to for food supplies by a larger number of consumers. The vast populations of Europe must turn to her as one of the chief sources of wheat supply.

I now reach a further cause in the increased cost of foods, and that is the reduced fertility of the lands, more especially in the newer countries. Canada is no exception. The mere scratching of the soil, the continued cropping of grain upon the same field, the lack of scientific farming—all are very serious matters. Whilst unbroken lands are plentiful the wheat-farmer, or, as he has been called the "wheat-miner," can easily move into fresh fields. But this will not always be possible, and the Western farmer must become increasingly devoted to mixed farming. When he does so then his greater variety of production will reduce his present possibilities of loss. Decreasing fertility means increased expenditure in fertilizers, which can be most economically counteracted by mixed farming and stock-raising. This decreased fertility so far has not seriously affected Western Canada, but must inevitably do so. In other countries devoted to wheat-raising—viz., Argentina, Russia, India, and the United States—this has already been felt, and the world's prices reflect this tendency.

The next cause of increasing prices is the extension

of banking facilities for farmers, which enable them to hold their crops and sell them at the most profitable seasons, instead of forcing the market to absorb them immediately after the harvest. This results in steadying prices, and, if anything, towards continual possibilities of increasing values. The use of grain elevators of immense storage capacity helps the farmer to combat the speculator, so long as he is financially able to hold his grain. The farmer in Canada to-day has every prospect of continuing prosperous if he will only move with modern requirements. As the producer of the world's most urgent and vital necessity —food—he controls the forces without which money becomes of no value.

I now turn to the cold storage plants, which serve for perishable products the same purpose as elevators do for grain. Thus food can be preserved almost indefinitely to the producer's advantage once again, for the consumer has to pay for this. Seasonal fluctuations are almost eliminated throughout the world by cold storage, and wholesale dealers have not been slow to perceive the advantages, and on the whole the public have had to pay increased prices for perishable foods.

A variety of other causes have caused food values to increase, amongst which are industrial combinations, which means that capital controls, by means of "corners" or "trusts," and creates artificial prices which are otherwise not justified by other conditions. The organization of producers, dealers, and distributors also influences towards increasing prices. The greater availability of money, higher transportation rates, advertising, and the tendency in all countries for a

generally higher standard of living, are all causes which cannot be ignored.

The actual increase in North America of the prices of food was before the War estimated at about 40 per cent., and the farmers have been the chief class to benefit thereby.

Summing up, I conclude that the chief reasons for increased cost of living are due to two main causes—viz., the disproportionate drift of population in most countries from the farm to the cities, and the disproportionate increase in demand due to higher standards of living. Canada has, so far, not suffered so much as most other countries from the first cause, but is affected in common with the rest of the world by the second reason. Whilst Canada can continue to attract newcomers to her vacant farm lands, so long will the nation remain proportionately more prosperous than other countries. Back to the land is the only cure for high food prices, and the serious work of all thoughtful people should be to make that life in the country as attractive and as pleasant as it can be. The problem in Canada is becoming solved, and that is one reason why I suggest you should become a farmer, and become enriched by two great reasons—plenteous crops at bounteous prices, and the advancement of land values, the latter of which being as inevitable as that night follows the day. Canada holds open her arms to welcome you; do not neglect that opportunity which will not always await your coming.

CHAPTER VII

THE SMALL CAPITALIST

I WILL now touch upon the openings that await the newcomer in Canada possessed of a limited capital. In the Homeland there are large numbers of people who are in possession of a small capital which has passed into their keeping by inheritance, in most cases, for the reason that industry in olden times brought better rewards to our forefathers. Take the case of a young man who thus inherits the comfortable sum of £1,000, and who has had the usual business training in an office, or in perhaps a manufacturing industry. He has acquired a good knowledge of his profession or trade, and, feeling the not unnatural desire to become his own master, the possession of his newly acquired nest-egg turns his thoughts in that direction.

He commences to make enquiries as to what he can do to get a start in business with £1,000, answers innumerable advertisements offering partnerships, interviews persons and firms, and, being a shrewd and careful man, he finds two leading facts. One, that the majority of the partnerships offered are in small struggling concerns which to his practical mind will need far more than his own modest capital if they are ever to become established and profitable. In most cases, too, they are overshadowed by the competition of great and rich

concerns, as well as hampered by the struggle for life by a multitude of little businesses similar to the one he is invited to join. The other conclusion he arrives at is to merely invest his £1,000 in something safe, yielding at the outside 5 per cent. interest, and to continue on as he is, with the extra £50 added to his income, less what rapacious income-tax collectors filch from his little store.

He can hardly fail to be interested in what his £1,000 could do for him in Canada. We all hear of what has been done by others, but it is only human nature for everyone to say, " That is all very well, but what can Canada do for *me* ?"

Whilst in the train one night, passing through the famous " Muskoka Lake " district of Ontario, I was drawn into conversation by a young and energetic business man who was proceeding for a few days' holiday into that lovely region. He informed me that he had been just two years in Toronto, and that previously he had been in the musical instrument business in an Irish town. There he had had continual ill-luck and lost all his money, save just sufficient to pay his passage to Toronto. Upon arrival, he found it necessary to take work at some manual occupation, as he found that as a newcomer he was much hampered in finding clerical work. So he turned to and for a short period worked with his hands, and found it good for his purse and his health. Before long, however, he heard that a small manufacturing concern with whom he had come into contact required the services of a cashier (accountant it is usually styled in Canada), and, applying for the position, and being " the man on the spot," he secured the appointment. A few

months elapsed, and his business abilities induced his employers to give him a position wherein he became office manager. The bent of his mind, added to unceasing energy, and careful attention to business, coupled with long hours, showed the firm that they had a man of "grit" in their employ. He had saved some money, and when I saw him he had become practically in sole control, and a partner. His financial interests had been arranged so that he would be able to buy his share out of his salary and the profits. It would not be fair for me to disclose the exact nature of the manufacturing industry in which he was engaged, but he told me that the concern was continuously unable to execute their orders, that they had extended their premises to the utmost, had paid cash dividends of 250 per cent. on their last years' trading, and that they now had in contemplation removal to fresh surroundings to permit of further growth. The capital of the concern was very little in excess of £1,000. Could anyone at home equal that in the same period? No! emphatically.

This is but one instance of what £1,000 can do in Canada, in the hands of energetic, capable, and hard-working men.

In the same train that same evening I also chatted with another young fellow—an Englishman from London—who had come to Canada to seek his fortune. His early experiences were somewhat similar to my first informant, but he was, when I met him, a partner in a business which he stated he had worked up from very small beginnings with practically no capital to commence with. He was earning what would be to anyone at home a handsome income, but he told me

it was yet in its infancy. If only he had the capital! Ah, that is the cry from Halifax to Vancouver.

With £1,000 capital, brains, and a level head a man has many avenues leading to fortune, but at first it is by no means easy to judge which of the many ways is *the* road to take. My own advice is to first decide upon where to go, and with one's accumulated business knowledge to guide in such a decision it is well not to be too narrow in one's ideas as to the choice of business. Don't be too insistent upon any one line, rather let chance and circumstances decide the question.

First of all place the £1,000 upon deposit in one of Canada's splendidly managed banks, where it will be safe and earn on Savings Bank account about 3 per cent. interest. Next take work of any character, manual or clerical, and then work hard at whatever you have chosen. It won't be long before you will see an avenue—*your road*—opening out, not unlikely in an occupation upon which you never thought of embarking. Don't hurry, let events take their time, get local knowledge, and if you are a brainy man you will see lots of chances. Investigate, think, and work, and the longed-for chance will be yours. Probably it will come through friendship with some other young man who is in business for himself but who finds it impossible to keep pace with its growing need, and wants you to help him. Your £1,000 is then of great value to you, and the stepping-stones to success are leading you into the avenue of prosperity.

I have used £1,000 as an example, but capital of any size cannot fail to be useful. A few hundred pounds in the hands of the right man will often be all that is needful, whilst as many thousands in the hands of a

fool are frittered away with no possibility of success. No matter how big or how small your capital, your success depends more upon your brains and energy than it does upon the sum you possess.

To give you an idea of what can be done in Canada, it is only necessary for me to state that out of hundreds of really successful men, now holding fine positions, who have chatted with me over their early reminiscences, I cannot remember one case save where the start was at the bottom of the ladder, and in most cases some preliminary manual work preceded clerical employment.

No doubt it will be thought strange why I keep labouring at this fact that *manual* labour is so much in evidence. The reason is simple. Canada, especially in the west, is a new country, where muscle counts for much, and the newcomer needs must possess his share of health and energy. Everywhere there are openings for muscle. New railroads, roads, bridges, and public works are wanted to open up the country, and, as development proceeds, the man on the spot, having used his muscle to obtain a foothold, turns to using his brains to direct other later newcomers. Opportunities occur all the time, and once he turns his brains to account he is but rarely impeded by the competition of others. Each and all see their chances. The man with muscle *and* brains must needs come out on top above the man with muscle but without brains.

It is not considered any degradation for an educated man to work with his hands; indeed, everyone thinks more highly of him for so doing. A "common labourer" may be earning his 2·50 dollars per day by the sweat of his brow, and the same night may be in

evening dress associating with what, in our hidebound old country, would be called his "superiors." In Canada he is equal to any man—only the drone is despised. Be a worker, and you will earn respect from all no matter how far above you in wealth they may be. Brains count, money counts. Birth and social position does not.

Canada wants men with brains. She holds out the chance of lavish success to the man who will work.

Just one more instance and I have done. Whilst in Victoria I received persistent calls from a man whom I had known at home and who had finally decided to seek his fortune in Victoria. At home he had been the faithful servant of his employers for more than twenty years, and after this service received, I believe, the munificent reward of some 26s. per week. He had a large family, and had saved about £100 by careful thrift. He went out to Victoria, and the cost of so doing practically absorbed all his savings. When I met him he had secured regular employment at 25 dollars (£5) per week, every one of his children had got work at good wages, and he was actually saving enough money from the combined family's efforts to be able to replace his £100 before the end of a year. His ambition was to start in business for himself, and I have no hesitation in stating that he would be able to do this, and I look to seeing him in a few years a prosperous employer. At home, no matter for how many years he had worked, this would have been quite impossible. What he has done so can you.

CHAPTER VIII

MANUAL WORK IN CANADA

APART from the subject of farming, which is, and should be, the main object of the majority of those who desire to proceed to Canada, there is, however, a subject of great importance to a large number who, having no other experience, are reluctant to relinquish their own trade or profession.

It is quite impossible to go into details of every occupation, but I give general ideas as to what classes of men have usually the best chances.

Occupations which in normal times offer the greatest opening for workers, I should class somewhat as follows: Farm work, building trade, railway construction, bridge building, constructional steel work, iron foundries, railway car and coach building, closely followed by general manufacturing, largely in Eastern Canada. For women, occupations are always to be had in garment factories, as saleswomen in stores, as waitresses, in dressmaking, and, more than any other, as domestic servants. In the Far West, as school teachers, there are always plenty of openings, and to obtain such the Minister of Education in the several capital cities of the Western Provinces should be applied to.

Writing generally, the following classes of men would, in ordinary times, find reasonable probability

of obtaining remunerative employment: Carpenters everywhere, as the vast majority of the houses are constructed of wood. Joiners used to a fairly average class of work. Blacksmiths, farriers, bricklayers, masons, plumbers, gasfitters, and electric wiring men are reasonably sure of occupation. Men used to ferro-concrete and possessing general knowledge of concrete construction have excellent chances. Tinsmiths—and by that term I do not mean the British interpretation, but in the Canadian sense of men able to do sheet-iron work—are usually in demand. Plasterers are also required.

Turning to manufacturing occupations, I should class mechanics, iron moulders, foundrymen, constructional steel workers, coach builders, coach painters, and trimmers as wanted, more especially in Ontario.

There are, naturally, vast variations in factories, and it would appear that Canada usually offers openings to most classes of really skilled operatives.

In other occupations, there is often a shortage of skilled barbers, boot and shoe operatives used to factory work, tailors' cutters, bakers and confectioners, and in numerous other odd occupations.

Now for office work. I cannot hold out any encouragement whatever for clerks, typists, or employment in general office work of any character. Perhaps a little anecdote will amplify what awaits a skilled man in that class of occupation. A friend of mine—an Englishman, of many years' London experience—was the commercial manager of a large brewery. He one day received a call from a young man who produced most excellent testimonials relating to his ability as an analytical brewer's chemist, with degrees galore, and

many letters after his name. In due course introduced to the proprietors of the brewery, he asked to be taken on as chief chemist. It was gently pointed out to him that the brewery already possessed such an individual, whose services had proved quite satisfactory. After conversation, he was offered a position as assistant, which position he emphatically refused to accept, pointing out that a man of his abilities could not accept anything but a leader's place. In turn he was refused this, and it ended in his going elsewhere on a similar mission. I have no hesitation in saying that this young man would meet with no better luck anywhere in Canada, and would eventually return home disgusted with the lack of appreciation shown him in Canada.

I quote this to emphasize what is only a commonplace in Canada, that every newcomer must be prepared to commence at the bottom of the ladder, and not at the top. Reverse proceedings, and imagine the feelings of a successful British brewer who receives a similar visit from a young Canadian. Is it likely that the brewer would immediately discard his proved and trusted chemist in favour of the young Canadian, no matter if he had the whole alphabet after his name? Not likely, and Canadian employers are equally wide awake.

My friend the commercial manager above quoted had the following experience. After many years as commercial manager of an old-established factory in the East of London, circumstances forced him to seek a new life in Canada. He drifted to the city in which he now resides, full of hope and possessed with the idea, no doubt, that he was fully qualified to manage a factory, no matter how large. Vainly endeavouring

to get such a position, he was eventually "on his uppers," to use an expressive Canadian term, and, at the end of his resources, he was only too glad to take common labourer's work. Six months or so of this, and one day a friend who had noticed his education and abilities came to him and said there was a vacancy at the brewery for an accountant, and advised him to make immediate application. This he did, and the proprietor very naturally asked him his qualifications and his then occupation. He truthfully answered he was only doing a common labourer's work at the regular rate of pay, but that he was quite capable of taking on the new occupation. To prove his *bona fides*, he offered to work for a month and to be paid a labourer's wage. His new employer promptly closed with the offer; but few weeks had passed when he was told he had proved his worth, and received the salary accordingly. In five years he forged ahead, and became the head of the commercial department, with payment in accordance.

Unless you are prepared to commence right at the bottom, don't go to Canada. If so prepared, then remember your abilities and true worth will inevitably come out, and no post, however high, is beyond your range of expectation. Practically 99 per cent. of Canada's successful men have done the same thing before you. To-day the chances are just as great, and that is where lies the great difference between Canada and our own Homeland.

A workman in any occupation can look forward to becoming a master in a few years. He needs to be thrifty, ambitious, and assimilative of the prevalent conditions. At home, a workman once—a workman

always. In Canada, a workman to-day is in the near future a manufacturer, or employer of labour, and the keenest man of all in insisting that the newcomer shall serve the same apprenticeship to Canadian conditions as he himself had to pass through. Canada's prosperity is still in its infancy, and to any ambitious and able man in any rank of life the chances are yet open.

The Canadian Government have insisted upon the rigid enforcement of the clauses in the Immigration Laws relating to the necessary amount of money which must be possessed by every person before being permitted to land in Canada. You may, perhaps, wonder why, if Canada needs workers, in the midst of a dearth of men the enforcement should be made.

There are, however, many good reasons why restrictions should be enforced. It is well to remember that upon arrival in Canada you are not likely to find work immediately, and therefore it is necessary for you to be possessed of means enabling you to live whilst you are hunting for work.

The Government also have regulations dealing with people who are sent to the Dominion by Emigration Societies. Broadly, they may be summed up by stating that all such societies have to work under the supervision of the Commissioner of Emigration for Canada in London.

The people of Canada appreciate independence of character, and any individual is well advised to proceed there quite on his own, if within his power to do so. Should the cost be beyond his means then there are well-known societies who make a practice of

advancing the fares to suitable applicants, who have to refund the money advanced in due course.

The Government insist on every adult possessing £5 (25 dollars) per head, in addition to a railway ticket to destination, and every child under eighteen years of age must have half the above sum. This regulation applies to the summer months, and is increased during the winter to £10 (50 dollars). This regulation serves to kill the importation of ne'er-do-wells, incompetents, and the many undesirables who are inevitably attracted to any land where prosperity awaits the honest wage-earner willing to do his best. The only exception is that *bona-fide* farm workers and female domestic servants are exempt, which is wise, because both these classes of workers are in exceptional demand, and can get immediate work anywhere.

Testimonials from former employers are not much appreciated, as employers prefer to test your skill personally. There is no harm, however, in having such with you, although you are not likely to be asked for them.

Upon arrival in Canada, you should not hang about the large cities, which cannot help being temporarily congested with the newcomers. Book your railway journey as far west as your means allow, according to the nature of your occupation. Manufacturing occupations centre in Ontario, and farm workers commence to reach their first good jumping-off point at Toronto. Don't overlook Nova Scotia, which offers fine chances for all classes.

Farm workers are best advised to aim for Manitoba, Alberta, and Saskatchewan in the early spring, but if arriving in July should commence in Ontario, and

proceed westwards as the harvest season advances. July in Ontario, and the Prairie Provinces later, is a safe rule. The railways run very cheap excursions in the harvest season to enable harvesters to take the work offered.

Above all, no matter what your occupation may be, remember that the Canadian winter will come, and that you should be thrifty and prepare for the long winter months wherein your chances of work are few. Better return to the Motherland and spend the winter with your relatives, where you can economize your savings, than remain with little funds to fight for the odd jobs going in the cities. A full season's work will supply you with funds to tide over the winter, if you are careful. Use your common sense. If you do, you won't regret going to Canada.

CHAPTER IX

AGRICULTURAL LANDS

I PROPOSE to attempt, in the space of a chapter, a general classification of Canada's broad acres which are used for productive purposes, although at the outset it must be confessed that I have to deal with a whole Continent.

It may help in understanding the conditions if I take a broad survey from east to west. The eastern-most province of Canada is Nova Scotia, where the physical conditions may be summarized in stating that it is a country of cultivated valleys divided by low ranges of hills, with the best agricultural lands in the northern sections, whilst the southern shores are mostly rocky hills. Next comes New Brunswick, where there is a far greater area of good land, where the valleys are very much wider and less pronounced in depth, and the greater part of the province will ultimately be used for agriculture, although large areas are still under forest, and in the north-western sections there are almost virgin forests covering the slopes of the mountains. Prince Edward Island is known as the "Garden Province," and, whilst very small in area, is the only fully cultivated province in the Dominion. It is largely devoted to garden and orchard produce, and practically the entire area is under cultivation and maintains a very prosperous population. The value

and fertility of the land is evident from its products. Turning to Quebec, a broad division may be made by stating that, south of the River St. Lawrence, the eastern sections of rather mountainous grazing lands merge gradually into the fertile farm lands of what is known as the Eastern Townships. North of the St. Lawrence is mostly forest with here and there very considerable areas of excellent valley lands, and at a varying distance from the river the back country becomes an almost unknown wilderness of rushing rivers, lakes, and forests, merging into the Ungava and Hudson's Bay districts.

Ontario is the great central agricultural area of the Dominion, and between the Ottawa River and the great lakes of Ontario, Erie, and Huron there is an immense fertile country as large in extent as some of the great countries of Europe. The whole of the southern sections of Ontario are agricultural lands of great value, and then proceeding northwards we find a steady rise in altitude, culminating in the Highlands where a network of lakes, forests, and rivers only permits of a very impoverished agriculture. The soil is usually sandy and poor with a few inches of humus. Notwithstanding these conditions there are fertile patches of country here and there. The northern shores of Lakes Huron and Superior, and around the Georgian Bay, are very rocky and covered with timber of merchantable value, so that lumber and mining are the sole industries. Still farther north of what is really a very dreary wilderness of streams, lakes, forests, and rock, there is a large area of good country now being developed by the opening of the National Transcontinental Railway, known as the Clay Belt of On-

tario, and where, no doubt, a large agricultural population will eventually locate. Canada is a land of surprises, and this fertile area has only been discovered in recent years, as the popular opinion of Ontario was that the Highlands conditions extended unbroken to Hudson's Bay. Once the Hudson's Bay divide is crossed the conditions completely alter in large sections of the province. From the route followed through Western Ontario by the Canadian Pacific Railway, these conditions of a wilderness prevail until the Thunder Bay District to the north of Lake Superior is reached. Then comes quite an extensive country where agriculture resumes its sway, whilst still farther westward lakes and rocky forest again continue to the Manitoba boundary.

Manitoba, in its eastern and northern sections, presents much the same features as Western Ontario. The rocks and forests of mostly coniferous trees gradually change into a perfectly flat plain of rather swampy lands with an intensely black soil, which, when drained, becomes good agricultural land. Winnipeg is surrounded by a large area of first-class land, and between Lakes Manitoba and Winnipegos to the United States frontier agriculture predominates. In the far north settlement is very sparse, and lumber and fishing take the place of agriculture. The western areas of Manitoba may be divided into north and south, the latter being a country of comparatively sparse rainfall and somewhat uncertain conditions, whilst the centre and northern areas are excellent for mixed farming and grain-growing. Low ranges of hills occur, and, in place of flat plains, the country is rolling and not unlike the Downs of the Motherland.

Saskatchewan, in the far south, is a mixed country of wide plains of considerable areas of alkali lands and shallow, brackish lakes, where there is no outlet to the sea. The central sections draining into rivers whose outlet is into the Hudson's Bay form the finest wheatlands of Canada, and an ever-increasing agricultural population reaps abundant harvests. The best lands are those near the Saskatchewan rivers, and for some distance north and south of them. Still farther to the north conditions merge into great lakes and forests, and sub-Arctic conditions.

Alberta may be divided into north and south. The far south, away from the mountains, is a very dry country, and irrigation has to be practised to ensure crops. The centre and north is well watered and an abundant rainfall prevails. The surface of these sections is rolling with deep ravines wherever there are rivers. Agricultural lands of great value extend in a north-westerly direction for hundreds of miles beyond the present settled areas, the country being most fertile until its surface rises into the foothills of the giant Rocky Mountain range. The area of fine farm lands in Alberta is probably the largest of those on the North American continent, and millions of acres await population. The wheat belt is continuously being extended to the north-westward, and how far it really extends is at present unknown. Beyond Edmonton it is known to exist to the extent of some hundreds of miles.

British Columbia is largely mountainous and agricultural lands are confined to the valleys. But little can be seen from the railway in the south (the C.P.R.), but along the lines of the new Canadian National

Railways there are immense tracts of good land available for mixed farming. The Fraser River Valley is at present the largest area of agricultural country, and much land has been reclaimed by drainage. In what is known as New British Columbia there is the Peace River district, where a very large extent of agricultural lands prevails east of the Rocky Mountains, but within the province. The extent and value of these lands are hardly known, but even now settlers are commencing to go there as the new railways render it more accessible than formerly. Vancouver Island has excellent lands in the south-east, east, and, to a certain extent, in the north-east and north. The whole of the west is a forest of giant trees, with deep fjords and high mountain ranges, which latter also occupy nearly all of the centre of the Island.

Having attempted the description of a continent in a brief account, which must only be taken in its broad features, I pass to another very wide subject and endeavour to restrain its description also to broad lines.

Productive lands may be divided into several classes according to their respective uses—viz., grain lands, mixed farming, grazing, and fruit. Taking the first named, popular ideas confine them to the Prairies, but such is by no means the case, as the output figures of the eastern provinces will show. The well-settled sections of Eastern Canada devoted to mixed farming in the aggregate produce a very large quantity of grain, in which oats largely predominate. In order to keep to the main division, it is, however, necessary to leave such out of the present consideration of grain lands, which may be taken as applying exclusively to the Prairie Provinces. And here again I encounter a

difficulty, because, as western farmers are now finding out, grain lands are often equally or more suitable for mixed farming. In the past the great majority of Prairie farmers grew nothing but grain, and even to-day a vast acreage is mostly devoted to it.

Popular estimates of the Prairies consider them as one huge flat plain, devoid of trees, and with sluggish streams here and there. Vast areas of the Prairie would certainly be thus correctly described, but, on the other hand, the largest sections of the Prairie Provinces are much diversified in contour and scenery. To endeavour to describe the whole area is impossible, but it is somewhat easier if one can picture the Prairies as a series of wide treeless plains, rolling as are our Downs at home, with here and there hills of quite considerable altitude clothed with plenty of trees on their summits and slopes. The deeper valleys are also blessed with an abundance of soft wooded trees, often out of sight in fairly deep ravines. The minor depressions of the land are occupied by sloughs (pronounced "sloos"), where the water collects and a rush-like grass grows in abundance, and is cut in the summer for hay when the heat evaporates the water. These sloughs often extend over large areas and become shallow lakes, and are the breeding-place for myriads of wild fowl of the duck tribe, and even for seagulls, which are found inland in places in abundance. In parts of Southern Saskatchewan there are large areas of shallow lakes with brackish water, which receive the drainage of the district and vary greatly in size according to the rainfall. In dry years they shrink greatly in size and the sandy shores glisten snow-white with the alkaline salts left behind by

evaporation. The lands in such districts afford pasturage for cattle, but are not fit for grain or roots. Towards the north the Prairies become as a rule more varied, until the country becomes decidedly wooded with scrub poplars, and other soft wooded trees, with the valleys wider and deeper. The soil is moister and the rainfall greater, so that, although grain-farming is at present predominant, it is evident that science and Nature demand their more skilful use for mixed agriculture. In places on the so-called Prairies exist quite extensive forests of pine-trees, where clear crystal streams flow for miles, forming an agreeable contrast to the sluggish muddy waters of the true Prairie creeks and rivers. I could go on describing many other varieties of Prairie country, but have written enough to show that there is much diverseness of scenery. The true Prairie often extends for countless miles with not a tree in sight, and looking from the brow of the higher swells of the land the eye ranges into the blue distance, and one's vision includes nothing but gently undulating plain devoid of trees. In other places it would be equally true to state that such a view would range over a practically limitless horizon of small trees.

The second great division of farm lands are those suitable for mixed farming, and these are to be found widely scattered in all the provinces of the Dominion. Water is a prime necessity for mixed farms, and therefore large tracts of country may be classed as unsuitable unless irrigation is practised. Before the land can be utilized for farming purposes it usually has to be cleared from trees. As a commencement the timber is cut leaving only the tree stumps and scrub trees. The latter are easily removed and usually are burned.

The stumps present quite another problem, and two courses are open. In Eastern Canada they are usually left to rot away in process of time, aided by piling the brushwood on them and applying fire. Meantime grass and clover seed is sown amongst them, and a rough pasturage follows. As years go on the stumps are gradually removed, the loose stones and rocks piled into heaps, and there eventually evolves a field capable of being ploughed or turned into pasture land of varying quality. In British Columbia more particularly the tree stumps are too large to rot away, and it therefore falls to the early settler to blast them out by the roots, a process involving great expense.

In British Columbia there is a great variety of soil and climate, and extensive regions exist where Nature has only given but few trees, and irrigation is necessary before such districts can be successfully cultivated. It may be taken as a general axiom that where trees grow abundantly the natural rainfall obviates irrigation. Taking the Dominion as a whole irrigation is only required in certain limited districts of British Columbia, Alberta, and Saskatchewan. Mixed farming lands are therefore pretty general everywhere, and vary very greatly in value according to location.

Grazing lands exist in abundance on the foothills of the mountains of the West, where Nature has provided a moderate rainfall, but not sufficiently lavish to create a forest. To our home ideas the herbage seems but poor, but climatical conditions create an abundance of green, albeit tough, verdure, which ripens into natural hay under the hot sunshine. The " chinook " winds in winter temper the severity of the cold, and stock is usually left outdoors during the cold season.

In the Prairies, by Nature the soil is clothed with grasses of nourishing variety, and in days gone by myriads of buffalo and other wild animals flourished upon the plains. In the East of Canada almost all the land was covered by forest, and grazing lands are confined to where partial clearings have been effected by man's agency. In almost all districts of Canada, save where settlement is completed, grazing lands, whether foothills or plain, are to be found, but the growth of grain-growing has pushed them into ever more remote districts. Large areas have been fenced and ploughed in Alberta especially, where once cattle ranges were predominant; and much of such land had better have been kept for such purposes, as it is dependent upon a changeable climate for success in agricultural use.

Fruit lands always command higher prices than any others. The leading districts are but few in number, and include the Annapolis Valley of Nova Scotia, the St. John River Valley in New Brunswick, the Niagara Peninsula in Ontario, the Kootenay and Okanagan districts of British Columbia, together with the southern end of Vancouver Island. Apart from the Okanagan irrigation is not practised. What constitutes fruit lands is a question largely of time and experience, and every year new districts prove their suitability, and increase the area. Even the Prairies are gradually showing that fruit of good quality may be grown. A treatise in itself would be necessary on this subject, which for the present may be summarized into the statement that it takes at least eight years or more to prove whether tree fruits can be grown commercially or not. Almost every province is conducting such experiments, and mostly with encouraging results.

From what I have written it is apparent that lands for agricultural or horticultural purposes exist in Canada under widely diverse conditions, and local knowledge is absolutely imperative when endeavouring to form an idea of value. A large number of problems must always be carefully considered, and, for the present, I remain content with the advice never to buy any lands judged by their location on the map, unless under expert advice.

CHAPTER X

SELECTION OF A FARM

SUPPOSING that you are a farmer or desirous of becoming one, and, after all, that class is really Canada's one great need—I will try and give some general advice.

First, grain-growing on the Prairies, which affords the easiest chance of immediate returns. You will go in all probability to Winnipeg, where you begin your enquiries. In that city the Dominion Government maintain an important Land Office under the control of Mr. J. Bruce Walker, whose duty and pleasure it is to afford you every information as to a choice of land in the provinces of Manitoba, Saskatchewan, and Alberta. If you are thinking of a free homestead, then you will be shown maps letting you know where such lands are to be obtained; needless to say, all in districts far from Winnipeg, and usually a long distance from any railroad. This you must expect, as there are thousands of energetic land seekers as well as you yourself. Now comes the question as to whether you are wise in taking up a free homestead, or if it is not better to purchase a suitable farm by other means. Generally speaking, I am in favour of your locating in some better settled district, seeing that to one fresh from the Homeland the conditions of pioneering as a homesteader will prove a severe task. Should you

decide to take up a free farm, you must be prepared to face very considerable isolation. A "free" homestead necessitates at least £100 capital to enable you to successfully comply with the laws.

There are hundreds of thousands of acres of homesteads not yet filed upon, but there is right away the difficulty of what to do to find good land. The newcomer fresh from home, and necessarily ignorant of conditions prevalent in Canada, may be forgiven for being puzzled as to what to do and where to go. Improved and semi-improved lands are abundant everywhere. When it comes to free homesteads, the settler is in a totally different position. He has to rely upon his own unaided efforts, and it is far from easy. Generally, I advise studying the respective merits of the three prairie provinces — Manitoba, Saskatchewan, and Alberta. Then, having decided in one's mind which seems to be preferable, I should book passage to Winnipeg (Man.). Upon arrival go to the Dominion Land Office, and ask to be shown the maps corrected up to date. You will then find that you must go many miles, preferably ahead of some projected railway line, before you reach any district wherein good free lands are to be found.

Having decided your district, you must go there by train, and, upon arrival, will find yourself one of many upon the same quest in a new town consisting of one or two hotels, a few stores, one or more livery stables, and the useful pioneer real-estate man. Having located yourself in the hotel—you will not need to be too fastidious as to your accommodation—you next turn to the, to you, vital question: Which way can you go to find the lands you want? You will find land

guides willing to help you for a consideration, and to save your time and your purse, my general advice is to seek such help, being careful, of course, as to the *bona fides* of your guide. You will then next morning make an early start, and proceed for a day's drive, probably even longer, in company with your guide, to a district where you will be shown what you have come in quest of. The reliable professional guide is a masterpiece of local knowledge, and if he gives you honest advice you won't be very far wrong.

Providing you get the choice of lands, be guided by a few general axioms: Don't choose land too much in a hollow; seek for something upon a slope. Should there be too much "slough" upon it, look farther afield. A "slough" is in reality a swampy, water-logged tract. Water you should have, and a low-lying tract of land, providing there is not too much of it, is not unattractive. According to locality, the soil varies greatly. If in summer-time, take for choice land rich in wildfl-owers; such soil is usually good. Beware of land glistening with alkali salts, which can easily be noted by a white incrustation upon the surface. Remember low-lying lands are subject to early autumn frosts, although once such a district gets settled, drained, and farmed, early frosts have a tendency to disappear.

Saskatchewan is one of the most favoured provinces for the newcomer, but when I tell you that in area it is as large as the whole of Germany you may better conceive that in such a country there are all classes of soil and climate. There is a land area of 155,764,480 acres, of which the most recent returns show only 13,850,769 as cultivated. We must, however, leave

out an immense area considered for many reasons not suitable for grain-growing, and a fair estimate approximates over 57,000,000 acres available for the purpose. You cannot, however, expect to find the odd 43,000,000 acres available. Vast tracts have been alienated to railway companies, to the Hudson's Bay Co., and reserved for schools and other purposes. Practically the whole of Southern and Central Saskatchewan are open to you, but you won't find it easy to get what you want.

One of the ways of acquiring a farm is to enter into an agreement upon the share-system. Under this plan the landowner gives you the use of his land, and, apart from a small deposit when entering into the agreement, he is willing to sell you his land upon the following plan. An agreed-upon share of all your crops, usually one-half, has to be given to him by you at market prices. Each year this must be done until you have paid him the purchase price of the land, when the freehold is made over to you. By these means you become partners, and whether a good or a bad crop results you accordingly share the proceeds. Should you have the luck to be blessed with several good harvests in succession, you can soon clear off your indebtedness. If the reverse, then you still have to hand over a full half of the crop, and your remaining half may be insufficient to repay your toil and labour. The arrangement is, however, perfectly fair, as had you agreed to pay so much cash per annum you might be in a worse position.

I have detailed two ways of acquiring farms with a small capital, and there now remains the third one of buying your land by one payment, or by a cash deposit followed by a number of annual instalments. Sup-

posing that you have the money this is by far the best. Command of ready cash will bring you a very wide range of possible purchases. As to the price land is actually worth, that is entirely a matter of bargaining, shrewdness, and tact. You can, however, rely upon obtaining the freehold of a farm for about the sum that a few years' rent of a farm in the Homeland would cost you. All depends upon its location, and distance from a railway. As a rule grain, more especially wheat, can be profitably grown up to say thirty miles distant from a railroad. Naturally proximity to such means of transport means higher priced land with corresponding reduction in the cost of getting your grain to the nearest elevator. I think you may rely upon purchasing good lands not too far from a railroad at from 15 to 20 dollars per acre, bearing in mind that it is usual to buy farms in multiples of 160 acres.

With shrewdness you could buy at less figures probably, especially in newly opened up districts. When making your enquiries I recommend you to write to the Secretary of the Board of Trade in the city nearest to your selected destination, enquiring for a list of suitable farms in the district. You will then obtain actual offers, and can lay your plans accordingly.

It is better to read up some particular district and then go there and see it for yourself. In nearly every town of any size exists a Board of Trade, supported by all the leading inhabitants. The Secretary will always be pleased to give you reliable information and assistance on the surrounding district. Never deal with any real-estate firm who cannot be recommended by such an official.

Having reached your location you must use all your

business faculties, and I have to offer you a few suggestions. Grain-farming can be conducted on many kinds of soils, but beware of alkali lands. Lands which are laden on the surface with a deposit of salts can be farmed, but such is nature's warning of a deficient rainfall to say the least. All soils contain a percentage of these salts, but any surplus should be avoided. Deep, rich, black loam, chocolate or yellow sandy loam are the best, and you cannot do badly upon them. You will find many varieties of soils, mostly good, and according to district you should be guided by those farmers already there. Don't overlook the proverb of the fox who lost his tail, and, therefore, doesn't care who loses his in turn. A farmer may have been taken in, and in turn would like a few neighbours in the same position.

Like Punch, I could write many "Dont's," but I ask you to use your intelligence when buying land. Above all, don't be guided overmuch by your experience at home, because it won't often help you. A respectable firm of real-estate agents will be a great guidance to you, as their local knowledge is worthy of your trust. Whilst on this subject I would ask you to be upon your guard of what Canadians term "kerbstone brokers," or men with nothing to lose, with no *locus standi*, who will offer you what may appear to be great bargains until you have proved the contrary at your own cost. Deal only, therefore, with firms who have a reputation, and, upon the whole, you won't go far wrong.

Land transfer is very simple in Canada, but you should, as a matter of precaution before buying, enquire at the local office and ascertain if there are any arrears

of taxes or other liens upon the land you fancy, and see that the owner has duly paid them, or you may have to provide these arrears yourself. The Land Registry Office at the headquarters of your chosen district will show you how matters stand as to title, which, however, is as a rule straight-forward and easily understood. The total charges, legal and governmental, are very small items compared to those you would have had to pay upon a similar land transfer at home.

May I now summarize what you should do if you desire to buy a farm in the Prairie Provinces. First read up all the literature you can get, next make up your mind as to which district appeals most strongly to you. Then place yourself in the hands of a good real-estate firm in that district, and, when out there, see for yourself the farms offered to you. Make up your mind to settle there. Rest assured that in a few years' time your lands will have increased in value, as they undoubtedly should, and set to work with the determination to succeed. Bad crops will certainly come in some years, but after a few years' residence, with perseverance, intelligence, and hard work, you can scarcely fail to acquire a competence. Husband your capital carefully, don't spend too much upon your house or your implements, and start with the determination that your crops must pay for your luxuries in years to come. I know no other method in which a small capital will grow so steadily, and yield you an eventual independence. Hardships there undoubtedly are, and, above all, hard work will be entailed. There is no easy or sure road to fortune, but one of the easiest seems to be the road followed by an intelligent, hard-working, thrifty Canadian grain-grower.

CHAPTER XI

GROWING AND MARKETING GRAIN

LEAVING out the prime cost of, say, 320 acres of land, which may be acquired in several ways, as already related, the would-be farmer wants to know, roughly, what his expenditure will be before his farm is in working order.

Once in possession of his land, presuming that it is unbroken prairie, his first care is to "break" the soil, which can be done by animal or power ploughing, in which latter event it is quite evident he must get it done by contract. The deeper the soil is broken, the greater the cost. Not less than 3 to 4 dollars per acre—the former for breaking 3 inches deep and the latter for 5 inches deep—must be allowed upon contract work, but if the settler does the work personally, it will naturally take him much longer, albeit only at a cost of his own time, and involves the possession in his own plough and horses or oxen. The latter are of common use, but are generally extremely refractory for a greenhorn to handle. After breaking up the virgin prairie, the newly ploughed furrows are usually rough clods of turf, and require discing and harrowing. The more thoroughly the breaking is done the better, but should the work be done by contract, the minimum charge per acre will be from 25 cents to 35 cents.

Then comes "discing," which wants doing several times, and will cost about 1·50 dollars per acre by contract, which would go over the surface three times. This operation complete, the stubborn clods would be well broken, and the land ready for seeding.

Here I might interpose with the observation that the newcomer who arrives in April or May will, if he decides to do his own work, find it a hard job to prepare any large area of his own land so that he may sow grain the first season. His ignorance of local conditions, and dependence upon the weather, will in all probability stop much progress. Better break up and prepare a small area ready for seeding than endeavour to get any large area fit for the seed. But having been successful in preparing whatever acreage he can, then he should sow oats or barley as a first crop, especially if his land is still rough. Seeding (apart from the cost of the seed) will cost him some 50 cents per acre.

Fencing depends altogether upon the nearness of supply of timber, and whether the settler cuts the posts himself or purchases them ready cut. This item is a serious one, and the settler who makes up his mind to get it done by contract will find it cost him from 100 to 140 dollars per mile, according to whether he has three or four wires in his fence. A great saving can be made by cutting his fence posts in the winter and hauling them to his farm. He can then dig his holes and erect them himself early in the springtime as soon as the frost gets out of the ground. The purchase of the wire is usually expensive, but the saving upon cutting the posts and doing all the work is very considerable. A 320-acre farm requires three miles of fencing.

All the prices I quote are about the minimum prevailing before the War, and vary locally.

With these figures a settler can prepare for himself a rough estimate of his outlay. You may reckon that the first year will be one of hard work and little profit. Out of your holding of 320 acres you may only expect a small return. Remember what a lot is in front of you when you start. If you have the money, and the season seems likely to be a good one, my advice would be to contract at once for breaking your land, harrowing, discing, and seeding as large an area as possible. Should, however, you be one of the multitude who are not too well blessed with money, then you should do as much breaking, harrowing, and discing as you can, and get as much in grain as possible until the period for seeding has passed. Thereafter you can once again commence the same operations until winter grips the soil and renders this work impossible.

I have not written anything about your house and barn, but this is an important subject which cannot be overlooked. Possessed of enough money, this is a matter which need not delay your farming operations, but, should you not possess this, you must accordingly be prepared. You can, if you are a handy man, erect them for yourself at a cost of materials only. When to build is a moot point. If in a newly settled district far from a railroad, you will find the early summer a very bad time for hauling lumber, owing to the rains, swollen creeks, and soft ground. Further, you cannot be doing this and farm work at the same time. Probably you will compromise by camping out on your land, doing as much farm work as you can, and early in the autumn get to building your house and barn. Don't

overlook the fact that once winter sets in you cannot dig the ground even for fence poles or the necessary foundations for your house, etc.

If you buy an improved farm all the above hard work will have been done for you by your predecessors, and, if you have the money, you will probably be the gainer by buying an already prepared farm, with, as a rule, sufficient buildings of a sort upon it for your immediate occupation.

Now comes the question of cost of your farm implements. Once more the actual cost depends upon locality and distance from railroad, but the figures I give are those prevailing in normal times.

First, your team of horses. These will be three in number, and you cannot expect to purchase such a team for less than 500 dollars. Harness will require 25 to 30 dollars. Next your plough (hand) will cost from 18 to 25 dollars, according to make. A three-section spike-toothed harrow costs you about 17 to 25 dollars. The disc harrow varies, but about 40 to 45 dollars will purchase a suitable implement. Your drill is an expensive implement, costing from 120 up to 150 dollars. The drill, however, can often be hired from a neighbour at about 1 dollar per acre sown. There are other tools required, such as forks and shovels, which entail an outlay of some 10 dollars.

Later, when your crop wants harvesting, there comes a much greater outlay upon machinery. A good horse rake will cost some 35 dollars at least, and a binder, at the lowest, 130 to 180 dollars.

You have your horses and tools, but a very important item must not be overlooked, viz., the wagon, which plays a great part in your daily life. A plain

vehicle, of sound construction, will certainly cost you not less than 90 dollars, and, to be on the safe side, allow 100 dollars. If you possess the money, you must also have a riding buggy, and this will require another 50 to 75 dollars.

With these tools and implements you will be well set up, and may reckon to get back a portion of your outlay by renting them to your neighbours.

Some of the above purchases are optional, but a practical man possessing the money will, if possible, endeavour to own them personally. As is usual in all estimates, there are many other things, such as carpenters' tools and odd items, all wanting money, so a well-equipped farmer may reckon his outlay as between 1,000 dollars (£200) to 1,250 dollars (£250). The newcomer can, of course, hire them if he is in a fairly settled district, but this means he only obtains the use of the implements when his neighbours don't want them for their own actual use. All the implements named are not wanted the first year, and the sensible settler will only buy them as, and when, he requires them.

The all-important question of the amount of capital you should possess is extremely elastic and variable, and depends entirely upon yourself. Depend upon it that, if you have but little, it will develop traits of independence in you, and after your first years of struggling you will be the better man for it. With a few hundred pounds you can do wonders in the Land of Opportunities.

I now turn to the handling of the grain after harvesting is completed. The farmer usually threshes on the fields, and next proceeds to market his grain. He may

either sell at once or await the springtime for selling, according to prevalent prices and the general state of his finances. In Canada all grain is sold according to the grades established by law and decided by Government inspectors. They have handled the knotty question of grade for years past, to the satisfaction of all concerned, which shows that the system is excellent. The grain is first taken to the elevators at the nearest railway station. These elevators are variously owned, mostly by large companies, but some by associations of farmers. All grain-dealers are licensed and bonded, to protect the farmer from dishonesty and possible loss through the financial embarrassment of the dealers. Every station has one or more of these elevators.

A farmer, when delivering grain to the elevators, may either sell it for spot cash or may store it in the elevator and receive a storage ticket stating the grade and amount of grain. Or he may load it direct into the railway car. Consequently, what I have previously mentioned—*i.e.*, the state of his finances—is the governing factor.

The grain having been disposed of—probably to the elevator—it is temporarily stored therein until the company decide to dispose of it. Upon arrival at the elevator, the farmer's wagon drives alongside, and a suction pipe operated by a gasoline engine soon empties it, and it passes into huge bins, according to grade. Thereafter a railway car of large dimensions comes alongside, and is filled, by gravity, with a carload of wheat. Day by day these cars are filled, and ere long, train loads are despatched to Winnipeg, where, in immense yards, the cars are marshalled into order, according to destination. The usual destination is

Fort William or Port Arthur, the rapidly growing ports upon Lake Superior. All day long in the autumn lengthy trainloads of grain arrive at those ports, and are duly absorbed into the immense grain elevators.

A busy scene is presented. The contents of the huge cars are rapidly "sucked" into the elevators, and, simultaneously, steamers on the wharves are being filled with grain. A few hours suffice, and the vessel starts on its journey across the lakes and through the canals to another port on the Great Lakes or on the River St. Lawrence. Once again the grain is either stored in gigantic elevators, or passed into the holds of ocean-going steamers sailing to Europe to feed the hungry millions.

The rapidity and the economy of handling the grain is almost incredible. At the ports of Montreal, Portland, St. John, or Halifax, the ocean steamers leave in regular procession, and so goes the harvest of golden grain to the countries which cannot supply their own requirements. Notwithstanding all these operations of loading and elevating into railway cars and steamers, the cost per bushel of grain is remarkably small. Possibly it costs more to handle the grain after it has arrived in Europe than it does to convey it through many operations from the farm in far-off Saskatchewan, over its thousands of miles of transport, to Liverpool or London.

The farmer, of course, is not concerned in these many transhipments, and has only to consider the price offered him by his local elevator company. What he *must* consider is his own costs of reaching the local market, and the most important of all is distance from his farm to the elevator. By the use of motor delivery

vehicles there is no doubt that the farmer's delivery costs can be materially reduced, and the area of profitable delivery greatly increased. This, of itself, is no mean factor in the development of the prairie provinces.

The railway companies before the War annually extended their lines by hundreds of miles of new track. But when one considers that it requires over 1,000 miles of new railways per annum to serve the newly acquired homesteads only, it is quite evident that the railways have all their work cut out to keep pace with the necessary extensions. The Canadian Pacific Railway alone, in their great workshops, have to construct a number of new freight cars every week to meet the demand, and yet there are other great lines, each building in a proportionate ratio, and even then a year of good harvests means shortage of cars.

The wheatfields of Canada are destined to feed a large part of the world, but even now the production is comparatively small. In 1918 189,075,350 bushels of wheat were produced, but that amount is but a trifle of what will be grown once the fertile millions of acres of, at present, unproductive land come under the plough.

The crop in 1918 was, however, smaller than in 1917, when 233,742,850 bushels were obtained, climatic reasons accounting for the lesser yield. The acreage under wheat was 14,755,850 in 1917, with a yield per acre of 15¾ bushels. In 1918 the total acreage was 17,353,920, with a yield per acre of 11 bushels.

CHAPTER XII

THE CHOICE OF A FRUIT FARM

One of the occupations which seem to take the fancy of a large number of people is that of fruit-growing in Canada, but I am afraid that very many of those who look to that life are entirely ignorant of what it really entails. I have come across young fellows whose ideas of growing fruit are confined to the delightfully idealistic notion of first buying a plot of land, then digging holes, planting trees, and finally enjoying a life of sport until such time as the fruit ripens; picking the fruit, selling it at a high price, and in the end expecting a kind of pension indefinitely. The actual facts are very much otherwise. Fruit-growing is a scientific occupation, requiring eternal vigilance, skill, and plenty of hard work.

I will endeavour to help the would-be beginner who thinks of such an occupation in Canada. In the first place there is the all-important question of locality, and, broadly speaking, there are three chief districts open to choice—the Maritime Provinces, Ontario, and British Columbia. Each has its own peculiar advantages, and one should carefully read first of all the literature issued by these Canadian provinces, and then be guided in the selection by the advantages claimed which appeal to him most strongly. The

choice of the variety of fruit to be grown, whether apples, peaches, plums, or cherries, will help in the elimination of unsuitable districts. Apples are grown commercially and with great success in all the above-named provinces, peaches are only produced in Ontario (Niagara district) and in British Columbia (Okanagan and Vancouver Island), plums can be grown in all three, whilst cherries seem to flourish best in British Columbia (Kootenay, Okanagan, and Vancouver Island).

Dealing briefly with the Maritime Provinces, it may be claimed that the Annapolis Valley, Nova Scotia, is an ideal apple-growing district, but experiments have proved that there are many more localities where successful culture is probable. A great advantage to the beginner is that there are many orchards in bearing to be obtained at reasonable figures, and to middle-aged people who are looking for an income from the start the Maritime Provinces afford this opportunity. The Governments are alive to the scientific nature of orcharding, and enforce the laws for the benefit of the community.

I would here remark that it is quite useless for any one individual to settle in a district where orchards are generally neglected, where spraying is not regularly performed, and where science is left out of the question and the trees allowed to grow in a haphazard manner. Successful orchards need the co-operative effort of all growers in the district. Insect pests soon claim the crops as their own, and the helpless grower succeeds only in obtaining a bare living. These remarks are true of fruit-growing in any and every district, no matter in what Province.

If I were starting in the orchard business in Nova Scotia or New Brunswick, I would seek a place with an existing orchard in a healthy, clean condition, and should look for such a place in the summertime, when the trees can be seen at their best. The ideal place would be one with such an orchard upon it, with buildings such as house, barn, etc., and with an area adjacent upon which to lay out my new orchard. Planting out select varieties, and for choice only one or two of these, I should eventually hope to graft all the old trees, or to cut them out entirely, when my new orchard began to make returns. It is impossible to go into all the reasons which would help in a choice of location, but I would be mainly guided by good soil, pleasant surroundings, reasonable contour of the surface, which should not be too hilly, presence of water supply, distance from a shipping point, local availability of labour in the picking season, and also by the character and culture of the neighbouring orchards. The Maritime Provinces possess many advantages, and perhaps the greatest is that they are the nearest source of apple supply to Great Britain. To my mind the orchardists there at present are not sufficiently scientific, and it would be an advantage in marketing their fruit if they would abandon their old-fashioned barrels, and export their apples in carefully packed square boxes, as in Western America. Boxes are better for choice fruit, as each individual apple is carefully packed, every one can be graded for size and quality, and the fruit will travel without bruising. I believe there is a movement on foot there to effect these improvements. Granted scientific methods of growing and marketing, there is no reason why the Maritime Provinces fruit should not sell at higher prices.

The Province of Ontario grows all kinds of the coarser fruits, more particularly along Lake Ontario from Port Hope round to Niagara Falls, and in the whole of the south-western counties. The Niagara Peninsula has the name for the best district, and it is certainly well qualified for success with apples, peaches, plums, cherries, and also for grapes.

By the way, I have had the pleasure of sampling some port made from Niagara-grown grapes, which had been a number of years in bottle, and I unhesitatingly affirm that this wine was equal to any port I have tasted which came from Portugal.

Peaches are perhaps the fruit *par excellence* of Niagara, and I have seen in London shipments in excellent condition which found a ready market at a time when competition from other sources was scarcely present. This is an outlet for peaches which will no doubt be further developed.

Land values are of necessity high in the Niagara district, as the available acreage is not at all large, and is now mostly planted with fruit trees, or vines. In other parts of Ontario land can be had from 20 dollars per acre and upwards, although I should not personally be inclined to place much value upon fruit land at so low a price. The Government issue a list of available farms of all kinds in all parts of the province, but in making a choice you would do well to seek advice, as I notice that some of these farms are stated to be suitable for fruit, and are located in districts which I consider entirely unsuitable. Ontario can, and does, grow fruit, particularly apples, of the finest quality; but it is a province of wide variety of climate, soils, and productions, and requires more careful consideration than

either Nova Scotia or British Columbia. Ontario growers have the best local markets, the largest number of canneries, the largest present crops, and many advantages not possessed by the other above-named provinces. It is worthy of the most careful consideration, and in any search for a farm the same hints as I have given for the Maritime Provinces apply equally well.

Turning to British Columbia, it is difficult to explain why it is the favourite province for the newcomer, except that a number of outside reasons weigh heavily in the scale. The charm of the mountains, of the lovely lakes and rivers, of the sporting possibilities, of the climate, of the milder winters, probably all these have their effect. But they have really nothing seriously to do with fruit-growing. I think that they have perhaps a greater weight in turning one's mind towards the selection of a locality, because the prime object of most men who turn to fruit-growing is that of an open-air life. Thus beautiful scenery lays hold of such a man, and most of us, when making up our mind for a change of life, are influenced strongly by it. Also, if we are to go into a new country, why not the newest? And thus British Columbia grips our fancy. Both Nova Scotia and Ontario afford beautiful scenery, opportunities for sport galore, rivers and lakes of unrivalled loveliness, but all on a less grand scale than British Columbia. The mountains of the latter province are ever present and the peaceful grandeur of snow-capped giants has a soothing effect, and once a man has experienced "the call of the mountains" he is unlikely to go elsewhere. And yet, in settling in British Columbia, he has to forfeit many advantages that

he would have obtained in the other and older provinces.

To understand British Columbia properly, it is well to know that the province is divided into zones, each with its peculiar local conditions, widely divergent. These conditions are only to be fully understood by actually visiting the localities. Interested parties affirm that fruit can only be grown as a commercial success under irrigation conditions, and this in turn is flatly contradicted by other equally interested parties, who state that fruit grown under irrigation is useless for market, and that the only commercial success is upon lands where irrigation is unnecessary. The whole subject is one which has to be carefully studied, and the real truth is that fruit will grow, does grow, and is grown successfully both from cultural and market points of view on both irrigated and non-irrigated lands. I have personally investigated all the chief fruit-growing centres in Western America at intervals since 1895, and have noticed that this local jealousy is not confined to any one district. There is an unfortunate tendency for each man to loudly proclaim the advantages of his own particular spot and to decry all other places. All this bewilders the newcomer, and does harm. When making enquiries, be extremely careful to give the proper value to the information you receive; the character of the informant is often of the greatest importance.

Whilst in Canada one summer with a party of friends we were joined one day by a pleasant young Englishman, who asked leave to take part in one of our many drives of investigation. We were pleased for him to do so, and his continual overflowing fund of local

information at first was quite inspiring, but as the hours flew by it became a bore. He knew the ins and outs of everything, and it was probably the scowling face of our guide which put my friends on the *qui vive* not to accept as gospel all he said. We picked up a surprising amount of "facts." Later I discovered he had been in the province a few weeks only, and had never visited the places about which he had given us so many "facts." He had been "told by so-and-so, who had it from someone else," etc., etc. Yet an unsophisticated person might have easily believed him, without by any means being open to be called a fool, and so have acquired entirely erroneous knowledge.

It is not given to everyone, unfortunately, to possess the capability of sifting the value of information received, so that the tendency to unduly praise or to unduly run down a district is liable to much abuse. I, however, advise an open mind in all circumstances. Remember that every place has its advantages, which will be abundantly placed before you, whilst it remains for you alone to find out the disadvantages. Yet again, there occur to me cases where there are individuals whose chief delight it is to grumble, and to inform everyone upon whom they can inflict their grievances. I have seen a letter from a well-known resident in a certain locality in British Columbia which was in a most pessimistic strain, and stated that "hundreds of fruit ranchers had lost all their money, the crops were a total failure, and that one and all were realizing what little remained, and clearing off to Vancouver to make a fresh start in life." This letter was handed to me, and, as I had only a few weeks previously been in the actual district, I had no hesitation in replying

that it was entirely untrue. I further intimated that the writer was one of life's failures, and that his mind was probably perverted. A further letter from my correspondent followed, in which he stated that from his own knowledge of the grumbler-pessimist my opinions were correct. He was one of those unfortunates who have the knack of always being on the wrong side. Before he went to Canada he resided in Scotland, and, although possessed of a considerable amount of capital, he constantly lost money by selling property upon a falling market and buying upon a rise. Pessimism was known to be his great failing. No man can succeed in a new country without reasonable optimism. He who looks for failure usually finds it. I have enlarged upon this subject principally to warn all to be upon their guard against either undue praise or undue pessimism. If you get such information, immediately seek to find out the character of the individual giving it. In most cases you will find that your informant is untrustworthy. As a rule, the much-travelled man has a well-balanced mind, and you can reasonably rely upon his advice.

CHAPTER XIII

A FRUIT-GROWER'S LIFE

THE life of a fruit-grower is undoubtedly one with many charms which appeal to a real nature lover. I have found that a great many growers are men of middle age who have, after a toilsome life in the city, retired with a small competence to try their hand at an occupation where the fierce competition of city life is exchanged for a peaceful fight with nature. There are many thousands amongst us who possess such a longing for retirement to scenes where life's battle is more easy, where we can, under the blue skies of heaven, till the soil and reap the reward of generous nature. This desire seizes upon us irresistibly at times, and we long for the change. And yet, if we are business men, we do not want to take a plunge into the unknown, and we do want to find out all we can before we embark upon the sea of the future.

Nowadays we can get help in our quest for knowledge of the conditions of a fruit-grower's life, and the Governments of many of our Dominions are ready to take a parental interest in our future. It is this great awakening of governmental interest that makes our start more secure nowadays. Lectures, fruit experts, horticulturists—all are at our disposal and the modern science of fruit culture is rendered the more certain

thereby. In every district where I have travelled in which scientific fruit culture is practised, I have found a Growers' Association for mutual advantage.

In my last chapter I dealt with the choice of a fruit farm, and I now propose to go more into detail as to the earlier steps to be taken by the beginner. I will deal more particularly with British Columbia, as the conditions there are newer, and the widest scope is offered. I do not advise anyone without knowledge to attempt the personal management of an already existing large orchard, and should he buy such a place, then he will be well advised to secure the services of an expert manager for one year, at least. If he does so, he should be able in that period to pick up sufficient knowledge to enable him to run it by himself afterwards.

The establishment of a new orchard, to be embarked upon from the start, takes a good deal of knowledge, which must be backed by average business ability, or failure is fairly a certainty.

The amount of capital at one's disposal is really the key to the position, and in British Columbia I consider £700 is about the minimum amount to begin with. This capital, reasonably and economically expended, should suffice to bring into bearing an orchard of ten acres. It is not a bad thing to buy, say, up to ten acres more land if you have the required capital available at the start, as the increment with age and the development of the district in which you settle will in all probability create a greatly enhanced value of the undeveloped section of your land. Further, you can extend your orchard acreage without having to pay the increased value as the years go on.

This £700 should enable you to clear, break, plough, and plant your land, cultivate it during the years before remunerative bearing, build a small house, barn, etc., fence the plot, and allow for the necessary living expenses for the first five or six years. You must be prepared to do all the work yourself, and to cultivate catch-crops, grow your own supply of vegetables, garden produce, etc. Poultry is also a profitable side line, and so is bee-keeping, if you understand it. Your living expenses are allowed for on a very quiet scale only, and for a small family. The man with a reasonably large family is really the best off, as in the picking and packing season his labour supply is within his own control. The bachelor must rely entirely upon outside resources.

Having chosen your plot, it will depend upon what locality you are in as to whether there is clearing to be done or not. Land which must be cleared is usually in non-irrigated districts, and is lower in price than where no clearing is required. If the land is covered with heavy timber I advise you to get it cleared and ploughed by contract, and the price will naturally vary according to the nature of the work to be done.

Supposing that you have arrived in the locality you have chosen in the early summertime, and that after a good look round you have finally located the site of your future orchard. Select for the erection of your house a hillock near the road, with a gentle slope to it for choice, and for water supply you will have to be guided by your surroundings. Water supply, even in a district requiring no irrigation, should be one of your most careful enquiries, and if you can get a lot with a small creek flowing through your property, so much

the better. In that event locate your house well below the level of the intake, and an ordinary galvanized iron pipe will give you an easy and simple supply. Failing that you must sink a well. Do not on any account buy a place with deficient water supply, or you will rue your bargain.

Having selected the future home site, you have to see the best manner in which to develop it. The house is usually facing on the road, with the land running back. At the commencement the portion nearest the house is first cleared, and this leads to the important point of how to best clear the superabundant timber. It is usually done in one of two ways. First, to cut down each tree about 3 feet above ground level, and then blow up the remaining stumps. The alternative plan is to bodily drag up the trees by means of special tackle, using the leverage of standing trees. Each method has its advocates. Then, in either case, the fallen timber is cut into smaller lengths, piled in heaps, and burned, the ashes being scattered, and acting as a useful fertilizer.

The steps of taking possession of your land, carefully surveying the land's contour and possibilities, securing your water supply, etc., will all take your early attention. You should at once clear a small section of land, and put in potatoes and garden produce before it is too late. Remember that to buy these necessities means money, which is what you want to husband for purchase of things you cannot grow. The preliminaries over, the clearing of your land, cutting fence posts, fencing, breaking and ploughing of your ten acres will occupy you all the rest of the summer, unless you obtain paid help, which I advise. Pay one man,

and help all you can personally, as the experience will be valuable for you. A further hint is to leave a few trees for shade and ornamental purposes near to your house. You will be very thankful if you do, as you cannot grow such trees at will. Only too many cut down every tree, and leave their house open to the glaring heat of the summer sun.

In the meantime your thoughts and spare time will have been devoted to another very important question, that of a suitable house. In this matter everything depends on personal requirements. For some a log house will suffice at first. This can be readily built, at the cost of the labour only, by using the fallen trees instead of burning them. The ground having been marked out, corner poles are planted deeply and firmly in the earth. Next the places for the doors and windows are arranged. Afterwards the trees are laid in a double row with supporting poles where necessary. The intervening space is firmly filled with clay, and a good smooth finish can be given. Heating being by a large stove, no brick chimney is required. If the log house is considered too rough, then the settler can take his choice of having a frame house (wood) built by contract, or can purchase the lumber and erect for himself according to his taste.

At fruit-picking time your neighbours will be only too glad to pay for the services of yourself and family, so that you can earn a little in that manner. Assisting them in other ways will bring you returns in cash or kind. And so the autumn will be upon you, when you will finish your clearing, leaving it fallow for the winter.

During the winter there will be numerous " chores " (odd jobs) to occupy your time, and at that period

you will be well advised to learn all you can, and decide upon the actual varieties of fruit you will grow. Many opportunities will present themselves during the winter for acquiring knowledge, and if you can attend an Agricultural College you will obtain a great deal of valuable information.

Early in the springtime comes planting, and by observing your neighbours you will learn the methods practised.

You will have studied the conditions of the locality, and before you plant will have decided upon a fixed plan of operations. Many orchardists grow "fillers" between their permanent trees, these being varieties which, although not good as a permanency, are useful by producing at an early age. By the time the main varieties are bearing, the fillers are cut out, but have in the meantime yielded an income.

Do not make the error of growing too many varieties, particularly if you decide upon apples. Fruit-dealers prefer to buy carloads of one variety only, and object to buying mixed lots. Wholesale dealers desire a full carload of a single variety, and that one which buyers are fully acquainted with. The wholesaler invariably gives higher prices for carload lots. If your own orchard does not yield a carload then you should co-operate with your neighbours in providing one.

There is even an art in planting the trees, and growers usually dig square holes, which have a tendency to cause roots to spread more. A round hole in newly broken up ground causes roots to remain within the new area, and become in a sense "pot-bound," a term that any amateur gardener will easily understand.

Once planting is over, your catch-crops, together with the care of your new orchard, poultry, etc., will keep you pretty busy. Constant cultivation is practised by the skilled grower, and the young trees should be carefully and constantly watched. There are at this period such enemies as mice eating the bark, "sun-scald," and other items to be guarded against, but, if all goes well, you will only lose a very few trees from these causes.

The grower's next anxiety is to secure a return from his newly planted area during the first season. Whatever crop is grown between the young fruit trees is really done to help the costs of the new orchard, and is, therefore, a secondary question. Apart from the monetary return, the settler has the advantage of their use for his family—an important consideration.

Potatoes, tomatoes, sweet corn, peas, beans, turnips, etc., grow very well in the early years of the orchard, provide help towards the capital outlay, all sell readily, and seem no detriment to the orchard's future.

If you have a family grow strawberries and raspberries, which should in the second year yield you remunerative returns. Remember your picking staff costs you nothing, so that you have a great advantage over those who have to pay for their labour.

So the years will go on until your orchard commences to yield returns, which you should receive in from five to six years from the start. One-year-old trees are usually planted. Pruning, budding, and grafting are all arts you will learn with time. Scientific study will help you greatly.

Many people think they should spend a year in the district before they do anything upon their own account,

but personally I think a start should be made by all, except young fellows, at the earliest moment, preceded only by a careful study of localities and general conditions in the locality chosen. Lands usually rise in value so steadily that any loss due to mistakes is counterbalanced by the year's increase which would otherwise require to be paid for. On the other hand, don't rush blindly at the first place you see, as that is an error to be avoided. This question of how soon to start operations is one upon which you will hear many opinions, and receive a bewildering profusion of advice for and against; but the real truth is that it entirely depends upon the character and ability of the individual. Unless a man possesses confidence in himself he will not succeed once in a hundred ventures. The individual who is oversure, however, is likely to fail also. It is the quiet absorbful man who learns from others, profits from his own errors, and is the first to recognize his own ignorance, who in an unassuming manner plods perseveringly to his goal—he is the man who will succeed. Don't believe that your neighbour knows all; he, as well as yourself, is probably a tyro. Out of a hundred growers but one is an expert, and experts are always those who recognize their comparative ignorance. The science of fruit-culture, as other sciences, is always changing, and only the persevering, careful, scientific man, backed by business ability, is likely to become a true expert. With confidence in yourself, abstention during early stages from rash experiments, I can see no reason why the average careful man, possessed of the proper capital, should not earn a substantial return from his investment, and enjoy a healthful happy life.

The orchardist who works with his brains as well as with his hands can make profits in many directions. All depends upon the individual, his intelligence, forethought, shrewdness in marketing, skill in cultivation, personal economy, and the hundred and one requirements of a successful horticulturist. The right man with from £700 to £1,000 could do very well. Those with lesser capital must clear less of their land, and eventually develop with the profits. Between the first and the fifth years intermediate crops must be relied upon, and consequently the individual skill alone can guide to success. It is far better to have sufficient capital to carry plans to maturity, rather than be cramped and thwarted. A man willing to risk his chances upon a smaller capital will have to cut his coat according to his cloth.

CHAPTER XIV

CANADA AS A MANUFACTURING NATION

In my belief Canada's future will include great prosperity as a manufacturing nation.

The early days of manufacturing industries were long before the era of the great and comparatively modern growth of methods of transportation. In former times it was largely the presence of coal which fixed centres of manufacturing productivity. Great Britain owed its start and early pre-eminence to the fact that coal was found in abundance, and that transport to the ocean was cheap, and that nowhere had a greater distance than about eighty miles to be traversed to the nearest tidal waters. Similarly, by being an island, all imported raw materials could be cheaply brought to where the coal was abundant.

A long period of years followed, and other nations, in course of time, became ever-increasing rivals of British industry. The advent of the railways annihilated distance, and steamers conquered the oceans and were independent of winds and tides. The circle of manufacturing nations extended, and prospered according to the political and commercial wisdom of the nation. The greatest activity has to be placed to the credit of the United States of North America, and from being the granary of the world it has steadily developed into being a great industrial nation.

After steam had reigned supreme for generations modern inventiveness has produced a rival of greater magnitude in the shape of electricity. Nowadays the tendency is for electricity to supplant steam power in factories of every description, and whilst coal remains supreme for navigation there are signs to-day of its being in turn supplanted by oil products. To-day there is practically no industrial occupation in which electricity cannot supplant steam, except in the very important operations of the smelting of mineral ores and the production of metals. These industries continue at present to require coal, or its products, but he would be a bold man who denies the possibility of electrical invention in turn displacing coal in that respect also.

I, therefore, assume that the electrical age is rapidly displacing the era of coal. In its infancy electricity needed coal for its production, but at present its cheapest method of production is by means of water power.

Electricity being, therefore, the cheapest motive power evolved by science, and, in turn, being most cheaply produced by the agency of falling water, it follows that the country with the most abundant water power is in the position to produce electricity in its greatest abundance.

Canada is, perhaps, the best situated country in the world in this respect, and her myriad lakes, rushing rivers, and innumerable waterfalls give her pre-eminence over the present greatest manufacturing countries. The United States is by no means as well placed, and even the Niagara Falls are shared with Canada. Everywhere, from East to West, Canada is blessed with

possible electrical power at its lowest commercial cost. I, therefore, assert with confidence that manufacturers will increasingly flourish for that reason of abundance.

Manufactories, however, cannot exist alone upon cheap motive power, and the question of raw materials has next to be considered. Modern industry makes increasing demands upon raw material supplies, and the world is ransacked for new sources. They are of infinite variety, dependent upon climatological conditions in the case of vegetable and animal products, and geological conditions in the case of minerals and metals.

Perhaps the most important raw materials are coal, ironstone, limestone, and oil amongst mineral; and cotton, wool, silk, and fibres amongst other natural products. Canada has all the mineral and metallurgical raw materials located chiefly on the coastal regions or near navigable waters. Cotton, silk, and fibres (flax excepted) demand a warmer climate, and in all cases are transported to distant countries to be made into commercial products. Wool production is but small in Canada, and similarly the great wool-producing countries all have to export the raw material to manufacturing centres. The flax industry in Canada has been, and is still, neglected, but it can be much developed.

Canada is, therefore, in possession of practically all the raw materials necessary for metallurgy, and shares with other countries the same possibilities for the import of raw materials produced in warmer climes. This raises the all-important question of transportation, and whether Canada can compete successfully in that respect.

Take a good map of Canada and you will see that navigable waterways extend inland for an immense distance. The River St. Lawrence, and its chain of lakes and tributary rivers, enable large ocean-going steamers to reach halfway across the Dominion. Water transport is essential for commercial purposes, and despite the fact of the great waterways being closed by ice during the winter, it may, perhaps, cause surprise to learn that the tonnage passing through the Sault Ste. Marie canal, connecting two of the great lakes, is larger than that using any other canal in the world, and considerably greater than the Suez canal. Improvements in Canada's canal systems are continually being made, and when the Georgian Bay canal is built enormous improvements and economies in transport will result.

Similarly we have to judge what will result from the opening to commercial navigation of the Hudson's Bay route. It is yet too early to make any definite statement, but the faith of the powers that be in Canada is best shown by the fact that the Hudson's Bay railway has been almost completed, despite the financial strain created by the War. The distance from Hudson's Bay ports to Europe is no greater than from Britain to the Atlantic ports of Canada, and, in fact, is less in mileage, although probably discounted by the difficulties of navigation. We must, however, leave this route out of our calculations until it has been proved to be practical commercially.

Turning to the question of railways, in this respect Canada is at present equipped beyond present-day requirements, and will need a steady stream of new population to justify their construction. The United

States had many times the present population of Canada before they possessed even one railway connecting the Atlantic and Pacific Oceans, whereas to-day, with less than the population of London alone, Canada has three transcontinental railway routes.

Reviewing these facts, Canada has the following in her favour:

1. Water power exceeding any other country in the world.
2. Raw materials in abundance for metallurgical purposes.
3. Practical equality in ability for importing non-domestic raw materials.
4. Inland waterways equalled only by, and shared alike with, the United States.
5. A possible shorter ocean route with Europe than the United States.
6. Long-distance railway transportation greater in proportion to population than any other country.

These facts are indisputable, but of themselves are insufficient. To become a great industrial nation requires the human material, and in this respect alone Canada is deficient. Of recent years much progress has been made, but her great neighbour to the south has completely overshadowed her, absorbing yearly a larger number of immigrants than Canada's annual increase.

Before Canada can become a power in manufacturing industry she must first settle her myriad acres with an agricultural population. She must have the ability to feed her millions, and also, by the possession of a prosperous agricultural community, create a domestic

demand enabling her budding industries to have a great home market free from outside influence. Millions of fertile acres await the arrival of new agriculturalists, and equally thousands of miles of railways have been built in anticipation of the requirements of newcomers. Time will effect this necessity, and meantime manufacturing industries are likely to keep pace with the growth of the agricultural population.

With the cessation of the War the whole world is faced with entirely new conditions. Labour has learned its value to the community, and will demand better recompense. Every nation in Europe, and all our own Dominions, will feel the increasing pressure of national debt and increased taxation. Capital will correspondingly demand a higher rate of interest. Prices of food commodities in all countries will continue high, and until they are reduced, in all probability by new sources of gold supply, turmoil and trouble in labour matters will be a thorny problem in all nations.

Economy of and increase in production will be more than ever important, and capital will seize every scheme where it can be effected, either by amalgamating important businesses or by setting up new works where conditions are favourable.

Rigid economy, both personal and national, will be imperative, and in this respect the War will have proved a blessing in disguise to Canada. All new countries suffer from the ease with which money can be made, resulting in careless extravagance.

That Canada will receive continuous accession of population is generally admitted, and being yet an Empire in its infancy it is important that this increase should be progressive and at first upon a moderate

scale. This will fit in with the conditions at home also, where for a time we will require a large number of our male citizens to help to restore the ruined countries of Europe.

The natural resources and advantages of Canada, however long their full development be deferred, are bestowed upon her by Providence, and remain an unalienable asset, and it is reasonably certain that development will be steady and continuous.

Every advantage, natural and otherwise, exists in the Dominion to-day, and the reawakened national spirit of the Empire will find there material for profitable investment of capital and human labour, yearly greater than its predecessor.

My belief that Canada excels most other nations in its prospects for manufacturing development is founded upon facts that cannot be disputed, and time will, I think, prove the contention. It cannot be suddenly accomplished, as Rome was not built in a day. It is based upon the advent of electricity, and the displacement of coal as the prime necessity for industrial power.

Whilst that change is in process of development Canada can more than hold its own, as immense deposits of coal are in existence both East and West. Nova Scotia in the East and British Columbia in the West are alike blessed in this respect, and should electricity entirely displace coal, then Nova Scotia will probably continue to get its electrical energy by harnessing the wonderful tides of the Bay of Fundy, and British Columbia from its unrivalled myriad waterfalls and rivers. British Columbia has most to gain from the use of electricity because, so far, its industries are small and undeveloped.

CHAPTER XV

SPECULATION IN REAL ESTATE

A SUBJECT which is of very great interest to a large number of people at home is that of "real estate," as landed property in Canada is termed. For a number of years there has been a great deal of speculation in real estate in Canada, and many people in the Motherland have invested money in such purchases. In dealing with real estate one has to make it quite clear that it is under two main definitions—namely, farm lands, and city and urban lots. Farm lands have not only maintained their pre-war values, but show an advance in valuation. Desirable agricultural property is likely to steadily increase because it seems quite evident that the food requirements of Europe will maintain the prices of agricultural commodities for some years to come.

Turning to the question of lots in the cities and smaller towns there is a very different state of affairs. To understand the situation properly, it is necessary to remember that during the past twenty years there has been a phenomenal development in almost all parts of the West of Canada and also in the larger cities in the East. The amazing rapidity with which some of these cities developed resulted in mushroom growth to a great degree. Anyone who has travelled

in Western Canada during the period in question could not fail to be struck by this phenomenal development. It was no uncommon experience to return to a city with which one had been familiar a year or two before, to find that its entire appearance had changed. In place of mud roads one would find broad asphalted avenues, in many cases with electric tramway systems spreading out into the far suburbs. Large office blocks, which would be a credit to any European city, seemed to have been built in a few months; huge warehouses, colossal stores, and large hotels became an everyday feature of such cities. Under these surprising conditions it is not to be wondered at that speculation in real estate was by far the most popular manner in which the average Canadian invested his money. Judiciously placed investments afforded fortunes to those who had the shrewdness to appreciate the conditions.

It may be fairly stated that in any well-established Western city the price of most of the inside business property, although it may seem to be on a high scale compared with the values of similar property in older countries, is well worth its value. Those who hold such investments may certainly for a period suffer a lessened income from them, but the surprising vitality of Canada will, I think, bring back the old condition of affairs. The capitalist who had sufficient money to purchase these inside properties was well placed, but unfortunately where one man had a good deal of money which he could invest in such a manner, there were thousands who only possessed small sums. The lure of speculation brought into the field, therefore, a wonderful growth of what are termed sub-divisions,

or areas of land outside the municipal area, but which might reasonably be required for building purposes as and when the city extended. This is certainly quite legitimate, but unfortunately the ease with which such properties were bought and sold, and the profits which each one knew his neighbour was making, encouraged the development of these sub-divisions to an extent which was far from justified. The rapidity with which money could be made naturally attracted all sorts and conditions of speculators, many of whom were far from scrupulous. It became a common practice to purchase an area of what should have remained as farm land, and after having it surveyed it was christened with some fancy title and cut up into small building lots, in most cases of 25 feet frontage—which were far too small—and will prove a source of great embarrassment to the cities in the course of their growth. Some of these sub-divisions were miles outside of the city, and I know places where, when visiting these alluring lots, the city itself could not be seen, and one had to drive for miles over barren land which had been similarly cut up into building lots and sold to purchasers all over the world. It must be quite evident that the greater number of these wild-cat sub-divisions never were worth more than farm land value, and never will be, or at least not for a long period of years. These ambitious sub-divisions are so numerous in the vicinity of certain cities that each one would have to possess a million population before it is reasonably probable that such lots would actually be required for building purposes.

The War brought about the entire collapse of this kind of speculation, which for a period prior to that

time had been in a shaky and tottering condition. What the ultimate end of such properties may be depends very largely as to whether the immigration into Canada after the War will proceed on a scale equal to that prior to the War. I am of opinion that it will be on an even greater scale after a reasonable period has elapsed. If that proves to be the case, then some of the apparently wild-cat investments may prove to be of value.

In the meantime the municipal and rural authorities tax these lots on their supposed sale value, so that there are literally thousands of people in all countries in the world pouring in their small amounts for taxes every year, which benefits the community in the individual districts. As such taxes are small they are not felt onerous by anyone.

In the course of this speculative dealing in subdivisions there were undoubtedly many frauds, but wherever properties have been purchased, acting on the advice of well-known and reputable real-estate firms in the locality, the holders of such properties may rest assured that the future holds out prospects for them.

In every district a large number of lots are held by owners who have become discouraged and who feel that even to pay taxes is more than they care to do. This has frequently resulted in such properties being put up for public auction by the district authority to pay the taxes. In many cases the property is bought in at the auction by another class of speculator, who pays the required amount for taxes and costs of the sale, and who is prepared to keep on paying the taxes for the future, unless in the meantime the original

owner enforces his legal rights and repays the money. The manner in which these tax sales are conducted varies to a slight extent everywhere, but it practically means that land purchased for taxes, if unredeemed within a defined period, usually one or two years, becomes the absolute property of the purchaser, who has then secured it for a mere fraction of its value. On the other hand, if the original owner decides to repurchase his land he has to pay back to the tax sale purchaser all his outlay, together with interest added at varying rates, usually about 8 per cent. The speculation of buying land at tax sales is therefore profitable, and the district authorities have the satisfaction of knowing that all arrears of taxes on lots having any real value are paid, if not by the original owner then by the new purchaser, so that loss of taxes is avoided.

In Saskatchewan some of these tax sale announcements for a single city occupied as much as 250 and 300 pages of the *Provincial Gazette*, which will give an idea of the speculation in real estate in past years. The tax sales are held every few years, more particularly when the municipality finds itself in need of money. At Moose Jaw such a tax sale was advertised, but at the time appointed for the sale it was announced that the office of the City Treasurer had been swamped by remittances of cash so that the sale had to be postponed for two weeks. This is fairly good proof that many speculators hold back until the last minute, but when it becomes a question of losing their property they are then in a hurry to pay their back taxes. In connection with the sale mentioned above, the City Treasurer announced that over 156,000 dollars excess

of tax receipts had been paid during the month as compared with the previous year.

It must not be supposed that I condemn sub-divisions *per se*, as it is evident that such are absolutely indispensable in the growth of every city. Does anyone know any city in any country where suburbs—or sub-divisions—did not form links in its development? Wild-cat sub-divisions there undoubtedly are, and equally a large number of sub-divisions of great merit, in fact the majority can be classed as possessing value. To judge between them demands local knowledge, and I therefore reiterate the importance of seeking the aid of well-established and reputable real-estate dealers whenever an investment of this nature is contemplated.

To help in fully grasping the subject, it is important to differentiate between those sub-divisions which are immediately adjacent to the built-upon sections of solidly established cities, those which are well outside the civic boundaries, and again those which are in the vicinity of infant towns, albeit possessing the possibilities of becoming future Winnipegs. In considering the prospects, many details have to be weighed carefully. It is fairly obvious that the class first named have great possibilities, and usually they have been fully discounted at the time the lots are offered to investors.

When real estate is booming optimism runs riot, and holders of property are averse to parting with their lots except at prices which yield them profits of a very substantial nature, with a consequence that prices asked at such times are those not of real present worth, but those in which further rise in value is distinctly

and substantially discounted. Real-estate speculators look for large profits, and when speculation is brisk they undoubtedly get them.

Investors in Canadian real estate in the Motherland have, as a rule, purchased their property within the past ten years at a time when values were high, and quickly followed by a great decline in such speculation in Canada itself, until the War produced a condition of affairs in which realization, except at a heavy loss, is practically impossible. In most cases such purchasers had made their first speculation in lots, and consequently are inclined to be very sceptical, and to look upon large profits as chimerical and as fairy tales.

Knowledge of what has been done in the past may perhaps be reassuring, and give confidence as to the future. I have a personal acquaintance with Canada, extending over a period exceeding twenty years, and in that time have seen the ups and downs of real-estate speculation and studied the development of all sections of the great Dominion. Values in early days were very low and speculation not very pronounced. I know cases where, in the period of twenty years, land has increased in value by thousands per cent. Such increment is rarely, if ever, realized by any one person, because the property, in order to achieve such increase, must of necessity change ownership frequently. It stands to reason that use must be made of land. Any place where all the owners refuse to sell, or to develop, their land, cannot grow in size or commercial importance.

Real-estate values depend entirely upon increase

of population, and it has been Canada's fortune to have attracted a large number of newcomers, which has been the real reason for the large fortunes made in real estate prior to the War.

Fairy tales though they may now seem to be, the enormous increase in land values has created great wealth to those who invested with shrewdness.

CHAPTER XVI

THE FUTURE OF SUB-DIVISIONS

DEALING with the classification of sub-divisions, it seems obvious that holders of lots where the property is immediately adjacent to built-upon suburbs may with every confidence await the return of prosperity and probable profit in the increase of value of their lots as they are required for new homes in the growing city.

The second class of sub-divisions—those well outside the civic boundaries—opens up a very wide subject. Here everything depends upon the actual location, and also must vary with every town. Cities do not grow in regular concentric rings, but the growth is, however, usually to be foreseen by close observation of topographical and economical conditions. Further, the nature and productivity of the surrounding country forms a most important feature. Briefly it may be stated that railroads and rivers are the leading indication as to what may be expected. No town can flourish unless it is a centre for railroads, and practically no town will ever become a great city unless it is upon a river, or lake, affording water transportation. Almost every present city of any size in Western Canada falls within these limits, and is located where rail and water transportation is available. There are exceptions to

every rule, and it is curious to observe that both the chief exceptions to this rule are cities located very close together, viz., Regina and Moose Jaw in Saskatchewan. In the case of both cities they are devoid of rivers of any note, but are nevertheless great railroad centres. In the Prairies the rivers are sometimes navigable, but in all cases allow lumber to be floated down with the current. Their width is almost unbelievable to those at home, and rivers over half a mile wide, a thousand miles or thereabouts away from the sea, are common in Alberta and Saskatchewan.

When cities are located on the banks of such rivers, it is evident that they form boundaries and natural checks to the expansion of the city. In many cases the rivers occupy the bed of deep gulches sometimes hundreds of feet below the general level of the surrounding country. The depth and width of these river-beds obviously limits the city to the crest of the gulch, and civic expansion must be outwards from the river's course, which usually is of a winding nature.

Cities nearest to the Rocky Mountains are most affected by the river-beds, such as Lethbridge and Edmonton. At Lethbridge the width of the ravine is over a mile, and the city cannot be expected to extend across the river. Edmonton is differently placed, as, owing to railroad influences, a rival town—Strathcona—sprang up on the other bank of the river, but which is now incorporated with Edmonton. The river is crossed by a new great bridge spanning the ravine, carrying the traffic of the two divisions of the city, as well as by an old bridge spanning the river only, down in the gulch. I mention these two cities only to indicate how rivers affect the growth of building

expansion, as it is evident that the immense cost of bridging these ravines, or rivers, will always be a check to development in any concentric manner.

A map forms no guide unless one is aware of the width and depth of the ravine, that of the river itself being misleading, as the river winds from side to side and may only occupy a third of the actual width of the gulch itself.

In considering the question of sub-divisions, there is one class which in Canada, unfortunately, is but rare—that where the owners of the sub-divisions, before they offer them for sale, expend large sums of money upon laying out roads, improving methods of communication, and installing water, drainage, etc. The ordinary sub-division, when it is first offered for sale, is usually the land just as Nature left it, with the individual lots pegged out, and similarly pegs indicating the roads and other boundaries. A few exceptions in Western Canada are worthy of special mention.

Shaughnessy Heights, near Vancouver, was laid out by the Canadian Pacific Railway, with splendidly made roads, the land entirely cleared of trees, and all improvements effected. Occupying a commanding position overlooking the city, Vancouver's most prominent citizens were quickly appreciative of the boon of being able to at once locate themselves on a new sub-division available—even though the prices were high—for immediate residence.

Several miles outside Victoria, the Uplands Estate, of considerable extent, has been fully and most effectively developed, attracting the best type of resident.

Near Calgary, the Bowness Estate has been laid out by British capitalists, occupying perhaps the most

picturesque location near the city, and many thousands of pounds expended in providing the requirements of civilization. Miles of electric railways had to be arranged for, new bridges erected, and electricity from a separate power station. All these improvements indicate faith in the future, and also that the owners are permanently identified with the prospects.

Outside Winnipeg, near the Assiniboine Park, extensive sub-divisions have been laid out at great expense. I do not profess that these instances are all that has been accomplished in the way of providing improved sub-divisions in Western Canada, but merely give them as examples.

Although all the above are well outside the cities, it is evident that the value of the lots therein cannot be judged by distance from the centre of the city or their proximity to built-upon areas. The expenditure by the owners creates a real value far above that of the ordinary undeveloped sub-division, and must be judged accordingly.

Cities located on the sea coast are obviously limited in growth by the contour of the shore. In the West of Canada they are at present few in number—Vancouver, Victoria, and Prince Rupert, with New Westminster and Nanaimo as promising additions.

Vancouver city proper is located upon a peninsula, and is already very largely built upon. As the industrial development extends, residential streets have to be encroached upon, and the houses demolished to make room for business premises. Property located within this area must remain very valuable. Every visitor to Vancouver is invariably struck with its wonderful situation, and comes to the conclusion that it must

inevitably become a great city. It is surrounded by rapidly growing suburbs, such as Point Grey and Burnaby, whilst a couple of miles northwards, across the Burrard Inlet, lies North Vancouver. These suburbs will no doubt, ere many years, all be absorbed into the civic limits of Vancouver. The future growth of the city is limited north and west by the sea, and south by the Fraser River, so that eastwards is the only possible direction of growth after Point Grey has been fully developed, which, however, will still take years to accomplish. In this connection it is well to remember that all the above-named districts are hilly and difficult for industrial development. The nearest large area of flat land suitable for factories is at Coquitlam, which promises to become Vancouver's industrial suburb. Considerable development has already taken place, but the War has naturally retarded its progress. Vancouver now needs industries for its permanent welfare, and in this respect it is very well placed, as coal is mined on a large scale some forty miles away on Vancouver Island, and cheap electric power is available on a scale rarely equalled by any other city in North America. Raw materials are also available within reasonable distance of the city suitable for iron and steel manufacture, and there seems every probability in this class of development for supplying the commercial needs of the Pacific coasts, and probably in the near future for lands bordering on that great ocean in Asia. I have seen Vancouver grow from a wooden village in the forest to a city whose streets and buildings already equal those of any city in Great Britain. Faith in its future is fully justified by its past.

Victoria is situated at the southern end of Vancouver

Island, and its location is peculiarly surrounded by the sea on the west, south, and east at varying distances of from one to two and a half miles, so that it can only expand in a north-westerly direction. In recent years great development has occurred, as the city, owing to its excellent climate, is becoming increasingly popular as a residential centre. The fine climate is aided by the beautiful scenery, and looked at from a Canadian standpoint Victoria is unique, so that its future seems fully assured. The more prosperous the Prairies the more will Victoria attract as residents those who desire to spend the declining years of their life amidst the most congenial surroundings to be found in the whole of the Dominion.

Prince Rupert is the newest of Canada's ports, being the terminal of the Canadian National Railways. Its expansion has already been remarkable, but unfortunately the opening of through traffic on the railroad coincided with the period of the War, so that for the present it is not making the progress which otherwise must have taken place. Comparison with Vancouver is frequently made, but I see no reason therefor, because the distance of roughly five hundred miles is sufficient to allow both cities to expand prodigiously, as the wealth of British Columbia becomes developed.

I have now described types of large cities where natural barriers exist, and there only remain those whose development is not hindered in that manner. The most prominent example is Canada's greatest western city—Winnipeg. Located on flat country, only the windings of the Red and Assiniboine rivers interfere in any way with the development, and the

bridging of these rivers is not an insuperable expense. Costly naturally, but bridges are already reasonably numerous, and will undoubtedly be further added to as and when required.

Winnipeg is an example of how a city develops left by Nature free from natural restrictions. It has not developed concentrically, but the suburbs cling to the rivers, and tend to extend in a south-westerly direction for high-class residences, and northerly and easterly for working-class houses and factories. Almost invariably the western sections of Canadian cities, when Nature has not intervened by deep ravines or other obstacles, are those chosen by the wealthier residents for their homes, doubtless inspired thereto by the prevailing westerly winds blowing the smoke eastwards over the districts occupied by those whose finances do not allow them to pick and choose their location.

Turning to a smaller city of the same class, a useful example of the difficulty of judging the direction of growth is afforded by a consideration of Portage-la-Prairie, the next adjacent westerly city from Winnipeg. A study of the map will show that Portage lies between the southerly end of the most westerly of the great lakes of Manitoba, and the purely artificial boundary of the United States. Winnipeg occupies a similar position. The north and south trend of the lakes Manitoba, Winnipeg, and Winnepegosis, interposes a barrier of some hundreds of miles, their northerly ends being even now practically beyond the cultivated and settled sections of the province. This leaves a narrow strip of country between their southern ends and the United States, thus compelling all east and west railroads—including all present transcontinental rail-

roads—to pass through this section of Canada. Winnipeg being at the eastern end of the section is naturally the first and most convenient city into which these railroads converge from the east. At Portage the three present transcontinental rail routes parallel each other, and we find them all three absolutely adjacent to each other running east and west. Their stations are all together, and this is the only such instance in the whole of Canada. Judged from the standpoint of a railroad centre then Portage should be a very important place. It, however, is not of great importance, because it is too near to Winnipeg, and the railroads having met there, again spread out widely diverging, the main lines of two only of them meeting again in Vancouver.

Portage-la-Prairie is located at the commencement of the wheat belt, and whilst the bulk of the western crops pass through the town, yet but little benefit is derived therefrom. Years ago Portage experienced its real-estate boom. It is to-day a thriving town nevertheless. It was so placed by Nature that its expansion in all directions might have been anticipated. Speculators did indeed so expect its expansion, but, perversely, the town only developed to the south and south-west of the railroad station. Sub-divisions to the north and north-west were laid out years ago and sold at fancy values. To-day those values are less than one half of what they sold at years ago. The prime cause was the fact that the railroad tracks—eventually trebled—completely cut off the north of the town, and the development followed the lines of least resistance to the southwards. The very prosperity of the town in attracting railroads increased

this isolation of the northern sub-divisions, and whilst there is plenty of room for expansion southwards, it is hardly probable that any material improvement in value is likely to take place to the northwards of the railroad tracks. Should the northern sections be developed expensive bridges would be required spanning the railroad tracks, and these are not wanted at present and are therefore unlikely to be built.

The same conditions prevail at Lethbridge, where the city ends quite abruptly, shut off by the railroad tracks, despite the fact that there has been built an excellent traffic bridge across the tracks. The river cuts off the town to the west and, less so, to the south, so the city is only extending to the east and south-east. Another instance of many is that of North Battleford, and Moose Jaw and other cities are similarly placed by arbitrary curtailment of development in certain directions by their success in becoming important rail centres. This feature prevails for a time in the history of most Western towns until pressure of population and development causes the feature to become less, until it disappears entirely, as it has already done at Winnipeg, Calgary, and elsewhere.

I have shown sufficient to convince investors that it is not enough to look at a map, but to be conversant with the details discussed above, before they are led to make an investment in a town with whose peculiarities they are not familiar. Those who already own sub-divisional lots should get a map of the city, and study the contour of the rivers and the position of the railroads, which will afford them a fair idea as to whether or not their property is likely to increase in value when good times return. The rivers and

railroads are not the only features to be considered, but they are undoubtedly the main ones as factors in creating values of the majority of sub-divisions.

It is apparent that mere distance from the centre of a city, or the proximity of railroads, is not a reliable guide in estimating values. It therefore follows that every sub-division outside, and in some cases adjacent to, the civic boundaries must be studied from all points of view before any reliability can be assumed as to the value of such lots. Local knowledge is indispensable, and is hardly to be expected of those whose acquaintance with Canada has been confined to one or more hurried trips across the Dominion. Then, again, the great majority of Canadians only know their own particular city or district thoroughly, and are in turn unacquainted with the local features of the many other cities. Canada is as large as all Europe, and but few people possess an intimate knowledge of all European countries. As Canada develops, knowledge of it, as a whole, must become more rare, for the reason that every year there will be more districts opened up, and more towns located, with evident increase of time occupied in becoming acquainted with their prospects.

It is also well to remember in this connection that the very optimism of the average Canadian operates unfavourably when seeking advice. Each man thinks his particular town is the best, and will give a hundred reasons why it is to be preferred, and therefore is apt to unduly praise his own city even if he likewise does not criticize or decry the merits of another one. In receiving advice one is likely to get *all* the good points from an enthusiast about his own town, and the weak spots will be carefully glossed over or ignored.

I now have to deal with the last class of sub divisions —those adjacent to small towns. They must be carefully distinguished from the actual town-sites. The latter is the original area occupied by the infant town, and is at the commencement a quarter section—160 acres square—in size as a rule. These town-sites formerly were more or less haphazard in their location, always, however, on the line of the railroad, unless they happened to be older trading centres located before the advent of the railroad, or similarly on the banks of rivers or lakes, and not even at present served by rail.

In recent years the laying out of new town-sites has been controlled by the railroad authorities, in some cases with the joint help of the Provincial Government. Along the new railroad, at intervals of about eight to ten miles, a new town-site is located, surveyed, and thrown open for purchase. The infant town at once attracts the pioneer traders and commences its career, each resident hopefully optimistic in the knowledge that it *must* grow larger, and *may* become great. Obviously, in a sparsely settled country, the majority of these new town-sites cannot become more than small villages, yet amongst them are some which will grow considerably and even rapidly into quite considerable towns. If one could be sure as to which particular one would become a real town, it is simple arithmetic to see that fortune would smile most lavishly upon an original purchase in such a place. To the initiated there are guides of reliable value which will help, but I cannot afford the space to make them clear, as the subject would involve a lengthy dissertation upon railroads, etc.

This uncertainty as to the particular town-sites

which will become actual towns, and those which won't, is obviously a godsend to the speculator in real estate. It is now customary to auction the lots in new town-sites, so that even *ab initio* they more often than not realize surprisingly high prices before the population actually is on the ground. This is an example of discounting the future already referred to.

The new town-sites launched on their careers very quickly give indications of obvious differences in growth. One will possibly obtain several thousands of inhabitants within a year, and be at once a thriving centre with a very promising future. The railroad authorities *know* which particular new town-site will become important, and not unnaturally fix a much higher reserve upon lots in such towns, and as real-estate purchasers at such auctions are also not by any means devoid of shrewdness, it is usual to find that almost at the time the town-sites are surveyed, buyers have already made up their minds as to the future, and act accordingly.

Whatever the size of the original town-site may be, and they are kept within very reasonable limits, it is obvious that any large increase of population cannot be housed on the original town-site. The land adjacent is therefore immediately surveyed into sub-divisions, and according to the prospects afforded by the new town's growing importance, these sub-divisions increase with mushroom rapidity. The prices of lots in the first adjacent sub-divisions usually are high, and are fully discounted by the sellers before they sell them. If the new town flourishes and grows large the speculative element blends itself into a sound investment, because almost at once the growing city absorbs the sub-division

and it becomes an integral part thereof. Speculation in more distant sub-divisions at once is rife because of the possibilities, and it is usually these outside sub-divisions which are purchased by distant investors, largely because they look cheap. The old adage that a good article demands a good price is evident, and purchasers of apparently cheap sub-divisional lots have to their cost found that cheapness often is another name for worthlessness.

Lots in sub-divisions near towns which do not, and are not likely to, grow, are obviously a drug in the market, and occasionally daring and unscrupulous people repurchase them for a mere song, and then, aided by wonderful maps and expensive literature, foist them on the public in some distant place, where the glitter of Canada's glory enables them to sell at high prices.

Sub-divisions around the small Prairie cities are more difficult to value than any others, and great caution in their purchase is recommended. If such lots are reasonable in price, and are really well placed, they may probably be an excellent speculation. It is far more likely that a town of one thousand people may double in size than that one of ten thousand people will become twenty thousand within the same period of time.

Summing up, it may be stated that lots in sub-divisions adjacent to the actual town-site of the majority of small towns possess real value, and equally that those in further remote sub-divisions in such localities have agricultural land value only. Here and there are places possessing considerable prospects, subject to certain civic improvements being carried out, where lots in the original town-site, surveyed even twenty

years ago, have never been sold, and can even now be obtained at the original and non-speculative price.

I have now devoted considerable space to describing the several varieties of sub-division lots. Holders are not unnaturally anxious, and are depressed to find that, at present, sales are practically impossible at anything like the prices they have paid. They argue that there is prosperity in Canada to-day almost equal to any experienced in the past, and that ought to react upon real-estate values. That it will eventually do so I have every faith. The remarkable patriotism of the Dominion depleted the population of most Western cities, and the able-bodied young male citizens enlisted everywhere, causing a temporary check in civic growth, with a consequent complete stoppage in the requirements of lots for new buildings. A few years ago it was almost impossible to rent a house in the cities, consequently a lot had to be purchased and another house erected.

Canadians are born speculators, and real estate forms their favourite counter for gambling. At present they are putting their money into the banks, loaning it to the Government or to the Municipal authorities, but such investment is tame for them, and the return too small. In due course with a return of the soldiers, and the large influx of immigration expected, real estate will be in great demand, and present patient holders of property having real value will receive the due rewards of their patience.

CHAPTER XVII

PROGRESS IN THE CITIES

In my last chapter I explained many of the necessary details relative to sub-divisional lots in the several classes of Western Canadian cities, and I now propose to deal more particularly with property located inside established cities.

City property is divided into two quite distinct classes, and these in turn are capable of being further grouped into divisions according to their nature. Broadly, the two classes are lots developed for residential or for business purposes. Residential property is again of two main varieties, those used for good-class residences, and those occupied by the working class. Business property has four rough divisions: water-front lots, warehouse and factory lots, property used for the large stores and businesses in important thoroughfares, and, again, lots occupied by the smaller businesses located here and there in suburban sections of the city.

It is interesting to study the known development of some of the chief cities, and the reasons which have led to very important differences in values thereby caused. Each city must be viewed from an individual standpoint. The commercial growth of any city usually follows certain well-defined lines, and it may be laid

down that business requirements steadily absorb and transform residential property by the extension of shopping thoroughfares and by warehouses and factories. Conversely, business property is rarely transformed into residential. We have therein the germ of fixed speculative value, because property used for residences can never exceed certain limits of value according to the nature of its use. Working-class houses must be always under a certain maximum value, or the lots, perforce, are too valuable for that purpose. In most cities workmen endeavour to live as reasonably near to where they are employed as is possible, so that, as the progress of the factories requires extension, the houses of this nature are usually in the path of industrial progress, and are demolished in due course. Herein lies the speculative element of such property. As residential lots they have a low real price, but when used as a site for works or warehouses their value is immensely greater. This possible value of a speculative kind almost invariably keeps up the price of property of this character, and, as the great majority of all residences in Canada are occupied by the owners, all future increment accrues to the workman-owner. Should he, however, sell to a speculator and move further afield, he obtains a price for his property far above its real residential value, and whether or not the lot is eventually required for business purposes, he personally has done very well for himself by the transaction. The speculative purchaser then stands that he has paid a price in excess of its rental value, and thereby does not receive any present annual return above, perhaps, 2 or 3 per cent. upon his capital outlay. He therefore holds the property

until eventually resold for business purposes, looking for a high price, or possibly transforms the house into a small shop, for which he will obtain a higher annual return.

Residential lots in high-class districts are usually located as far from industrial or business centres as is compatible with reasonable access for transportation to the centre of the city. Property of this character is practically never in the line of industrial development, and has its maximum value fixed more by æsthetic, scenic, or sentimental reasons. Prosperous citizens have a gregarious habit in Canada, and prefer to lavish their money on a beautiful home, and are therefore willing to pay very high prices for comparatively small lots, rarely larger than a quarter of an acre, as land is considered too valuable for gardens of a larger size. As cities extend in size and commercial prosperity, there are usually a number of high-class estates always being developed. In order to warrant the high prices of such lots, there are usually building limits strictly defined in the sale covenants, thus ensuring to purchasers that their homes shall be permanently surrounded by houses of suitable class, and thereby preserve the exclusiveness demanded by those willing to pay the high price involved. Such property, therefore, may be assumed to have reached its maximum value, and will only change hands for actual personal residential purposes. Speculation is, however, possible, because an owner may have personal reasons for forcing a sale owing to bad times. He may also have spent money unduly upon the fittings of his house, and when the necessity for a sale arises may accept a price much less than what he had pre-

viously expended. The site value of the house, however, has reached its probable maximum, and only the continued expansion of the city is likely to effect any increase.

In between these extreme classes of residential property there are all kinds of distinctive values. In all cities the earlier houses of good class are first built on the main thoroughfares, and may be quickly absorbed for business requirements, mostly for shops, or "stores" as they are called in Canada. Also the increase in site value creates an ever-growing need for larger buildings let out in flats, hotels, etc. The original owners of such lots may, and do, receive considerable advances of price, and property of this class is much sought after, and is usually an investment of low present annual return, but of much speculative value.

Property in side streets does not possess the greater attraction, but usually has a steady increase according to the development of the main thoroughfares. As residences the houses become less attractive and are in turn occupied by people for semi-business purposes, such as apartment houses, boarding-houses, dressmakers, etc. Meantime the original householders have moved into more select localities.

This constant change in all cities is accentuated by the progress of the city, and business requirements continually encroach upon residential areas, creating steady increase in the value of property.

Almost all the larger Canadian cities have experienced curious shiftings of business centres, involving in some cases actual depreciation of lot values, but usually the reverse. In Montreal, St. James

Street was the chief shopping thoroughfare, but banks, insurance offices, and large business concerns have steadily displaced the stores, which have migrated up the hill quite a distance to St. Catherine Street, which is now the shopping centre *par excellence* of Montreal.

In Winnipeg, Main Street is in a similar state of transformation, and Portage Avenue has become the centre of attraction for stores. Each year more and more residences and small stores are pulled down upon Portage Avenue, and are replaced by larger stores and office buildings. The main reason for this shifting of business centres is caused by the increase of site values, and by the fact of businesses tending to gregariate. The large stores require room for expansion, and look around for a site affording them the facilities they must have. Suddenly a huge new building arises, and daily full-page advertisements in the newspapers bring an ever-increasing number of purchasers to the new store. The tide of shoppers is turned to a new district, and the smaller storekeepers are quick to locate themselves as near to this new centre as they are able, once more steadily increasing the value of property further along the street and in all the side streets adjoining. The street which was formerly the chief shopping thoroughfare usually is in turn occupied by banks, offices, etc.

Vancouver, although only a little more than thirty years old, has had its experiences of this nature. Originally the business centre of the city was by the Court House, but the shops have been steadily displaced by office buildings; and westwards, along Hastings Street, suddenly turning southwards up Granville Street, the same causes are at work, ever extending the store properties further southward, and creating

steady and large increase in the value of property on both these streets.

Similar cases in many towns could be adduced, but the examples given are sufficient to indicate how constant changes are ever at work affording chances of large profit for the speculator. The location of a new business premises some distance away from its contemporaries has the immediate effect of sending up values all around it, and sends a forerunner of higher values further into the residential districts.

In recent years the remarkable development of electrical traction has effected great changes in the cities. A standard five-cent fare on the street cars within the municipal limits, with transfer facilities as a rule, now enables the worker to greatly broaden the limits for his home, and the result has been a phenomenal extension of practically every city, causing the absorption of innumerable sub-divisions into the civic limits, but preventing the congestion and overcrowding of the population. The effect of this civic expansion has had epoch-making effects upon municipal finances, but the subject is far too complex to more than just touch upon. Suffice it to remark that electric traction on the streets has done more to create the present ever-increasing municipal taxation than any other cause. Expansion of any city involves great expense on streets, sewers, lighting, water supplies, etc., and the use of electric traction has caused cities to become octopus-like, with their straggling arms ever becoming more lengthened. Any extension of a street-car line almost invariably creates increase of land values along the route, save only when such extension should happen to be through a high-class residential district,

when values are apt to be temporarily decreased on the particular street affected.

The growth of traffic in suburban areas creates the necessity for cross-country street-car routes to link intercommunication between outlying districts, and it is in this connection that the speculator has found excellent scope for profit-making. Let us assume that the main arteries of traffic lie north and south, and that the leading thoroughfares at reasonable intervals are already occupied by electric street-car lines. The growth of the population gradually requires a cross line running east and west. The Municipality or Private Corporation operating the system decides to instal the new line. The speculator gets to hear of the probability of this new car route, which at once opens up a new field for operations. We must still further assume that the surveying of the lots has resulted in the frontages of such lots facing the streets running north and south. The new car line running east and west, it follows that on the chosen street the length of the lots run parallel with the street. The speculator, therefore, who gets early information proceeds to purchase quietly a block of property between two north-and-south-running streets on the new car route. He buys them at their frontage value, with the intention of having the frontages reversed to face the new car route. As all lots are much deeper than their frontage, he is able to redivide them so as to front the new route. Supposing the lots were 25 feet frontage and 100 feet deep, the purchase of three such lots would be redivided into four lots of 25 feet frontage and 75 feet deep. On the old frontage let us suppose the price per foot was 50 dollars. He would therefore

pay 75 feet by 50 dollars, or a cost of 3,750 dollars. The added importance of frontage upon a street-car route would possibly increase the value of frontage to 100 dollars per foot. The result would be the possession of four lots, or 100 feet, of a value of 10,000 dollars, a perfectly legitimate and profitable transaction. Further, the method of sale of Canadian real estate upon the instalment system lends itself to exceedingly large profits. The speculator who purchased the three original lots for 3,750 dollars probably agreed to pay one-quarter cash and the remainder in three further equal instalments, with an added agreed percentage of interest. The capital he actually invests at first is 937·50 dollars. If he resells the newly-arranged frontages quickly, before his next instalment is due, he finds himself in the position that, following the same instalment plans, the new purchasers find all the money for his further payments, and, neglecting the amount of the interest, that upon an original outlay of 937·50 dollars he receives in due course the sum of 10,000 dollars, out of which in all he pays away 3,750 dollars, leaving a net profit of 6,250 dollars on his expenditure of 937·50 dollars. The interest he receives from the new purchasers not only pays his own liability for interest but also yields him a substantial difference, adding to the profit on the transaction. Such a transaction, although but rarely possible, as extension of street-car cross lines is not an everyday occurrence, affords excellent proof of how unusually large profits have been quickly made. When real estate is booming somewhat similar transactions are fairly common, as the change of frontage values is legitimate.

In cities which lie partly on the seashore, harbour, lake, or upon a navigable river, the water frontage always possesses a very considerable value far above that of property not similarly placed. Such location is permanent, for no change is possible. Wharves and warehouses must secure the location, consequently the restricted water frontage is always valuable and freely saleable, with steadily increasing value as the city develops. In the infancy of most towns the railways usually run along the water front, so that the first increment in value accrues to such Corporations. As the city develops the railway sells to commercial users such lands as it does not require for its own use. Next, the railway yards and sidings are surrounded by further warehouses and factories, so that it usually happens that all the land between the waterline, back to some distance the other side of the railway tracks, possesses a value far greater than the land adjacent, but not possessing water or railway trackage facilities. This is absolute in all large and medium-sized cities, and even in small cities property similarly located is always held at higher prices on account of its possible future use.

Enterprising cities sometimes purchase suitable lands *en bloc* and build railway tracks into the property. They then offer easy and excellent terms to manufacturers to lease the sites for factories, frequently offering bonuses and freedom from municipal taxation as inducements for industries to locate in the city. The wisdom of this course is debateable, but at the outset the city is decidedly the gainer and the general business of the place benefits by the new industry.

It may be inferred, in nearly every case, that business

property suitable for industries of any size must be located near water fronts or railways. Manufacturers of light articles are not of necessity compelled to seek such a location, but pressure of competition impels the preference for such places. Actual proximity of the railway, or of water frontage, therefore confers a distinct increase of value upon all such property, whether actually in use or held speculatively.

I have now dealt with practically all classes of city property, and have shown that, from easiness of construction, the railways find their natural location on water fronts and that the manufacturing and distributing industries cling closely to them.

There now remains the problem of what causes the location of the main streets of the city. Leaving outside any topographical necessities, the main streets of the city usually commence a block or so distant from the original railroad, and their centre is usually placed near the actual passenger station. In Canada the great banks, early in the history of any town, purchase a corner site at the intersection of what they consider will become the main streets, and their example is followed by the tradesmen locating near the banks. In all large cities the banks have erected imposing office blocks, occupying themselves the ground floors only, and renting the upper offices to professional men, doctors, dentists, lawyers, architects, financial firms, etc.

The erection of these large blocks of office buildings is a prominent feature in all growing cities, and is proof of the confidence felt in the future by the wealthy and most ably conducted Canadian banks. The Dominion Government usually constructs a large and

handsome Post Office in all towns of any size. Other Government buildings are located reasonably in the centres of the cities, save where they may be so erected amidst the best and most picturesque surroundings, this being prominently the case with the Provincial Legislative homes.

In almost all of the large cities magnificent hotels have been built, in which the great railway companies are interested. The religious communities, too, pride themselves on their numerous churches, so, to-day, it is indeed a poor town which cannot boast of many fine buildings of various classes. Originally wooden houses were everywhere, but every city is extending the brick and stone building limits, so that annually the cities become more permanent in construction, and represent sounder value for investment. Canada is passing out of its mushroom stage and is becoming an ever-increasing permanent unit in the progress of the world. To British ideas land values undoubtedly appear very high, but they are usually based upon sound conditions, and may be expected to yield good returns upon the capital invested, when the, at present, stretched threads of progress are strengthened by the return of normal times and increase of population.

CHAPTER XVIII

CANADIAN MORTGAGES

A NUMBER of years before the War a large amount of British capital was loaned to Canada based upon the security of mortgages. Much of this money has been used in a more or less permanent form, such as mortgage debentures, mortgage certificates bearing a guaranteed rate of interest, and in mortgage bonds. Capital invested in that manner has an advantage, inasmuch as the lender is freed from all personal trouble, need exercise no personal care, and rests secure in the knowledge that the management of his loaned capital is in skilled hands. Such a loan is usually for a fixed term of years, and prior to the War the rate of interest would vary according to the credit of the borrowing concern, and be usually from 4 to 5½ per cent. per annum. The deeds relating to such loans commonly stipulated that the capital should be invested in first mortgages and that separate accounts should show exactly how such funds were invested. The borrowing company thus secured large sums of money at a low rate of interest, and loaned the funds thereby obtained at a higher rate of interest to their clients. The difference between the rate of interest, paid to them and by them, represented their profits, less the expenses incurred in the management of such loans.

Whilst capital for use in this manner could be secured in the United Kingdom, France, Belgium, Holland, etc., at the above rates of interest, the transaction was productive of profit, and the loans have played a very important part in the development of Canada. Since the War the rate of interest in all European countries has risen steadily, and has reached a figure where the intermediary borrowing company can no longer borrow so cheaply and obtain a profit above their working expenses. Such loans of this character that have become due for repayment are in many cases being paid back to the original lenders, and the Mortgage and Loan companies have thus reduced the amount of loanable capital. As far as the agricultural interests of Western Canada are concerned, this repayment has coincided with a marked ability of the farmers to be able to cancel their mortgages by repayment. This happy coincidence is therefore good for all parties interested.

Canada has offered also for years past a splendid field for personal investments, and very large sums of money have been loaned upon first mortgages, managed for the investor by all kinds of business concerns, many large companies, but still more by private firms or individuals. The actual investor in that event received the actual interest paid by the mortgagor, less certain stipulated amounts for agency and management expenses. Millions of pounds were invested yielding a gross annual return of from 6½ per cent. to even 10 per cent. per annum. It is probable that more money was invested in this way privately than by the sums held for investment in the manner first described. Personal acquaintance with the inter-

mediary agent usually formed the basis of confidence with the actual lender, who was very naturally greatly influenced by the possibility of obtaining the highest rate of interest.

It is therefore quite clear that the mortgages thus effected were entirely dependent upon the skill and honesty of the agent chosen by the investor. I dwell on these two terms of skill and honesty, for the reason that experience has shown that they are by no means always associated.

The remarkable ease with which money has been made in Canada in the past brought into the financial agency business a very curious mixture of individuals. Men with no business training whatever blossomed forth into leaders of local finance. They made money rapidly, because, in boom times, mistakes in judgment were soon repaired by the all-round prosperity of the times. Their friends and relations at home, knowing that they had prospered, were very willing to abide by their judgment, and entrusted their capital freely in their hands. Whilst times were good there was satisfaction given to all, and the troubles of foreclosure were practically unknown.

Since the outbreak of War the lack of business experience of a large number of these agents became very apparent. I can perhaps make the subject clearer by detailing the methods followed by firms and individuals who brought to bear their skilled knowledge when loaning money on mortgage, which methods will bring out clearly that slapdash confidence is not permissible.

The would-be mortgagor is first asked to fill in an application form for the loan, and the form asks for

exceedingly pertinent replies which must be satisfactorily answered, or the application fails at once. Presuming, however, that the replies are considered good, the agent immediately has to consider the loan from several standpoints. Is the moral character of the borrower satisfactory? Is the mortgage money to be expended upon improving the property? Has the mortgagor other means to make good any possible deficiency? Does the property yield a rental, or other interest, sufficient to pay the required mortgage interest? Is the value of the property offered a stable one, with prospect of any increase? Is the borrower a thrifty man, whose engagements are likely to be honestly kept? Is the loan wanted for purposes of speculating in other property? These and scores of other questions are carefully considered by the agent with experience of the business, and he is likely to give very great weight to the moral character of the loan as against the actual financial value revealed by his investigations.

The preliminary investigations usually necessitate personal inspection of the property offered, unless it is well known to the agent. This inspection may reveal the necessity for considerable repairs to be required upon houses, barns, fences, or buildings offered as security. If the borrower requires the loan for this purpose well and good, because the security is thereby much improved. The proportion of the loan asked for in comparison with the actual value is also most important, and according to the nature and location of such property it is usual to advance up to 40 per cent. of what the agent considers its conservative valuation. In assuming this valuation the agent must have local knowledge, and must always

consider the possibility of a forced sale and see that his client does not lend anything above what it would be likely to realize in the event of foreclosure being necessary. The assessed value of the property for local taxation is not a reliable guide as a rule.

After the agent has satisfied himself that the nature of the property and the general moral character of the loan are suitable, he has then to consider the legal side in the shape of title-deeds, legal liens, etc. The lawyer then steps in and investigates, and his skilled mind knows the pitfalls of the law and advises accordingly. There are many local variations of possible liens upon the property. The titles may be flawless, and the property still encumbered by liens, such as wages, Mechanics Liens, Dower Acts, Noxious Weeds Acts, seed grain supplies, taxes unpaid, etc. The various Legislatures of the Provinces of the Dominion have in times past effected some very peculiar problems of law, which are quite unknown to even the majority of the citizens of the province itself, much less to investors in the Motherland.

The legal problems safely ensured the loan is all but made, and the agent then knows the full character, and fixes the rate of interest to be paid, according to the period of the loan. The usual maximum time is five years, and the borrower very frequently has a clause inserted permitting him to repay the loan with a fixed time notice by agreeing to the payment of a bonus. Such repayments are by no means uncommon, and the wonderful crops of the year 1915 enabled large numbers of mortgages to be paid off before the proper expiral of the mortgage. The shorter the time of the mortgage the higher the interest, after due weight has been given to the purposes for which the money is

required. In the Prairies and in British Columbia from 7 per cent. upwards is the rule. Interest payments and repayment of principal in normal times are usually punctually met, although farm loans are naturally much dependent upon the result of the Western grain crop.

I have so far considered mortgages based upon revenue-producing properties, and have shown that an unskilled agent who takes all for granted may quite easily endanger his clients' money, although his intentions may be perfectly honest. Honesty, devoid of business knowledge, is almost as dangerous as dealing with a rogue. When the times are good, money is abundant, easily loaned, easily repaid. Mistakes in valuation count for but little, and the happy-go-lucky agent may satisfy his clients. But when hard times come, and interest is behind, investigation frequently reveals the fact that no proper care was taken when the loan was made, and that the valuation was but superficial, and the property in bad shape. A forced sale in bad times is no real guide to what it would probably have realized in better days, and frequently unexpected legal pitfalls confront the unfortunate investor. Prior charges to those existing at the time the loan was made may have been legally enacted, and must first be cleared. In this connection, in at least one province, there have been created rural telephone companies, who issue debentures, and the farmer has to give a prior lien on his property for that purpose, or forgo the advantage of the telephone service, and even if the wires come within a certain distance of his property he is compelled to allow such charge being levied upon his lands.

Such legislative inference with the legitimate requirements of lenders overrides common sense, and is distinctly a most pernicious practice. Even the Dominion Government are not free from this reproach of prior liens although in practice it has frequently happened that they have waived their rights.

Investors in mortgages do not as a rule understand these pitfalls, and would be well advised to always employ an agent or company who will most carefully watch their interests. The large corporations lending money should also boycott any province which permits prior liens to be enacted affecting the security of their own, or their clients', funds.

Timid investors may possibly consider a mortgage investment as a somewhat hazardous procedure, but they will be reassured by learning that the Government figures showed just before the War, when times were normal, that out of a total sum involved in mortgages, amounting to hundreds of millions of dollars, only about one six-hundredth part of that sum was legally in arrears. My remarks are, therefore, to be taken as applying to normal times.

Returning to the subject of security for mortgages, much money has been lent in the past upon unimproved property, such as town lots. Whilst not denying that such property has a loanable value, it must be evident that the proportion of the loan to the assumed value of the lots ought to be a very small one. Property of this class is mostly held by speculators, who, when cornered by hard times, prefer to permit a friendly foreclosure, and the mortgagee then steps into possession of property which not only produces no revenue, however valuable it really may be, but involves annual

out-of-pocket expenditure in the shape of taxation. If the mortgagee has relied upon the interest for his income, he often finds it a hardship, and a strain upon his resources, to provide these taxes. On the contrary, if able to keep up these payments, the investment, with the return of good times, proves, in many cases, exceedingly profitable.

In almost all of the larger cities there have been erected in recent years very imposing buildings, devoted to offices. As a rule there is a mortgage of about 40 per cent. of the cost upon such buildings, and the lenders are not infrequently insurance companies. The War, with its far-spreading effects, has in some towns much reduced the number of tenants, so that the interest on the mortgage gets into arrears. Further, the management of the building frequently finds it necessary to greatly reduce their rents to avoid losing their tenants. I have always thought that office rents in Canada were far too high, yielding in good times abnormal profits to the owners, and far more than was justified by the prime costs of the site and structure. Such mortgages are, however, as a rule, in moneyed hands, and, with the return of more prosperous times, all arrears are likely to be made good, and the capital and interest involved will be fully secured.

Private residences are in a different category, as rent once lost is permanently gone. Before loans are made on large buildings, careful attention should always be given to the nature of the industries carried on in the city, and with the experience gained during the War it is unlikely that large insurance or other companies will fail to learn from such experience.

INDEX

A

Agricultural colleges, 99
lands, 61-70
Alberta, 9, 12, 59, 64
Alkali lands, 66, 73, 76
Amusements, 38
Annapolis Valley, 69, 87
Apples, 87, 88
Area of Dominion, 14

B

Baggage, 16, 18, 20, 29
Bakers, 55
Banks, 51, 141
Barbers, 55
Baseball, 38
Bay of Fundy tides, 109
Bee-keeping, 96
Blacksmiths, 55
Boards of Trade, 75
Boot and shoe operatives, 55
cleaning, 28
Bowness Estate, 120
Brantford, 31
Bricklayers, 6, 55
British Columbia, 9, 11, 12, 64, 68, 69, 87, 90-92, 95, 109
Building operations, 6

C

Calgary, 31, 32, 126
Canadian National railways, 18, 19, 62, 64, 123
optimism, 127
Canadian Pacific Railway, 18, 19, 62, 64, 85, 120
Capitalist (small), 48-53
Carpenters, 6, 55
Cattle-lands, 67
Cherries, 89
"Chinook winds," 68
"Chores," 98
Cities, growth, 31, 118
Clay Belt lands, 62
Clerical workers, 55-57
Climate, 4, 5, 10
Clothing, 16, 17, 25
Coach-building trades, 55
Coal, 109
Colonizer, The, 2
Coquitlam, 122
Cost of living, 35, 41-47
Customs examination, 16, 18

D

Decorators, 6
Dentistry, 40
Domestic servants, 59
Drug-stores, 39

E

"Eastern Townships," 62
Edmonton, 31, 119
Education, 40
Electricity, 104, 105
Elevators, 83, 84
Emigration societies, 58
Employment, 2-7, 13, 14, 54-60

F

Farm implements, 81-82
  selection of, 71-77
  workers, 5, 54, 59
Farming costs, 78-82
Farriers, 55
Fish, 35
Food costs, 35, 45
Forests, 4, 12, 62, 63, 65, 67
Foundrymen, 55
Fraser River, 65
Fruit culture, 101
  farms, 86-93
  growers' life, 94-102
  lands, 69, 95, 96, 110
  picking, 98
Fuel costs, 34
Furniture, 17

G

"Garden Province," 61
Gardens, 33, 100
Gasfitters, 55
Georgian Bay, 62
Government interest in horticulture, 94
Grain costs, 84
  growing and marketing, 78-85
  lands, 65-76
  statistics, 85
Grand Trunk Railway, 18, 19
Grapes, 89
Grazing lands, 68, 69

H

Halifax, 17, 18, 31
Hamilton, 31
Harvesting, 5, 82
  machinery, 81
Highlands of Ontario, 62
Homesteads (see Preface), 71, 72
Hospitals, 40
Hotel accommodation, 27-30
Hotels, 27, 28, 72
Houses, 6, 7, 34, 80, 96, 98
Hudson Bay Co., 74
  route, 106

I

Ice-water, 28, 35
Immigration regulations, 58, 59
Investments, 143-150
  in real estate, 110-142
Irrigation, 68, 91

J

Joiners, 55
Journey, hints for, 16-26

K

"Kerbstone-brokers,"
Kootenay, 69, 87

L

Lacrosse, 38, 39
Lakes, 62
Land, clearing, 67, 96, 97
  finding, 71-75, 77
Land, liens, 76, 147
  office, 71, 77
  transfer, 76
  values, 89, 101, 116
Landing ports, 17
Lethbridge, 119, 126
Levis, 19
Life in cities, 31-40
London (Ontario), 31

M

Manitoba, 9, 10, 12, 59, 63
Manual labour, 3-8, 14, 52, 53, 60
Manufacturing, 103-109
Masons, 6, 55
Meals, 28, 29
Mechanics, 55
Medical attention, 39
Mixed farming, 65-69
Money, 25, 26
Montreal, 17, 19, 31, 135
Moose Jaw, 114, 119, 126
Mortgages, 143-150
Mountains, 12
Municipal taxes, 33, 34

N

Nanaimo, 121
Natural resources, 109
New British Columbia, 65
Brunswick, 9, 10, 12, 18, 61, 87, 88
towns, 32, 128
Westminster, 121
Niagara Peninsula, 69, 87, 89
North Battleford, 126
Nova Scotia, 9, 10, 12, 18, 59, 61, 87, 88, 90

O

Office buildings, 32, 111, 141, 150
work, 55
Okanagan Valley, 11, 69, 87
Ontario, 9, 10, 12, 59, 62, 86, 87, 89, 90
Orchards, 87, 88, 95, 99
Ottawa, 31

P

Peace River district, 65
Peaches, 89
Pioneering difficulties, 71
Plasterers, 6, 55
Plumbers, 6, 55
Plums, 89
Population, 14
Portage la Prairie, 124, 125
Portland, Maine (U.S.A.), 17, 18
Poultry, 96
Prairies, description, 66
Prince Edward Island, 9, 61
Rupert, 123
Progress in cities, 132-142
"Prohibition," 35

Q

Quebec, 9, 10, 12, 17, 18, 31, 62

R

Railway extensions, 14, 85
Railways, 107
Raspberries, 100
Raw materials, 105, 107, 123
Real estate firms, 75, 77
speculation, 110-131, 134-139
Regina, 31, 119
Rent, 34, 75
Residential property, 132-135
Restrictions on landing, 58, 59
Rivers, width of, 119

S

St. John, 17, 18, 31
river valley, 69
St. Lawrence River, 17, 19
Saskatchewan, 9, 12, 59, 64, 66, 73, 74
Saskatoon, 31
Sault Ste Marie Canal, 106
Savings banks, 51
School-teachers, 54
Seasons, 4, 10, 11
Servants, 39
Share system (farms), 74
Shaughnessy Heights, 120
Sleeping-cars, 21-25, 29, 30
"Sloughs," 66, 73
Social life, 38, 39
Soils, 76
Speculation in real estate, 110-117
Steamship passages, 16
Strawberries, 100
Street-cars, 20, 30, 36, 111, 137
Streets, 32, 37, 38
Structural steel workers, 6, 54, 55
Subdivisions, 111-117, 118-131
Survey of Canada (general), 9-15

T

Tailors' cutters, 55
Taxation, 33, 34
Tax sales, 114
Telephone service, 36, 148
Testimonials for employment, 59
Thunder Bay, 63
Tickets (railway and steamer), 16, 29, 30, 60
Tinsmiths, 55
Toronto, 31-33

Town lots, 34, 110-142
sites, 128, 129
Trains, 21-25, 29
Typhoid, 36

U

United States settlers, 15

V

Vancouver, 31-33, 120, 121, 136
Island, 11, 65, 87
Victoria, 31, 33. 120, 122

W

Wages, 42, 43
Water power, 104
supply, 36, 96, 97
Wheat belt, 64
growing, 78-85
Wild fowl, 66
Windsor (Ontario), 31
Winnipeg, 31-33, 71, 72, 121, 123, 124, 136
Women's occupations, 54
Wool, 105

PRINTED IN GREAT BRITAIN BY BILLING AND SONS, LTD., GUILDFORD

A WORD OF WARNING

¶ One naturally takes some risks when re-commencing life in a new country, and it is only because risks are taken that success is achieved. The wise man, however, carefully weighs up the situation beforehand, and by forethought reduces his risks to a minimum.

There is, however, no need to take risks with your Baggage. This will contain all your most essential possessions, which, if lost, would require to be replaced at once and at a time when you could perhaps ill-spare the amount necessary from the capital which you desire to devote to your future career.

If you lose your Baggage, you need not lose its Value. ¶

INSURE IT BEFORE STARTING

WITH

The Travellers' Insurance Association, Ltd.,

26, CANNON STREET, LONDON, E.C.

Premiums from 2/-.

Write for Prospectus and address of nearest Agent.

The Colonizer

The Oldest-Established (1895) and Leading Journal Published in the British Empire dealing with Oversea-Settlement and Allied Subjects.

Published on 1st of each month, and can be obtained through any newsagent and most passenger agents, price ***3d.,*** *or direct from the Publisher, price* ***4d.,*** *post free. Annual Subscription,* ***4/-*** *to any part of the World.*

ACCURATE FREE ADVICE TO ALL READERS

We have advised over quarter of a million readers, and a very large number to-day owe their prosperity to that advice.

ILLUSTRATED ARTICLES

Appear monthly, written by experts, and give up-to-date information. Latest Notes concerning Work and Wages.

CANADIAN INVESTMENTS

Expert and unbiassed advice.

"THE COLONIZER EMPLOYMENT ISSUE"

Published every Thursday, ***2d.*** (by post 2½d.). Contains all Situations vacant Abroad, publicly advertised. An invaluable medium for ***all classes*** seeking posts in the Dominions or abroad generally.

Offices: 16, ELDON ST., LONDON, E.C. 2.

The British Passenger Agents' Association

(INSTITUTED 1906.)

MEMBERSHIP BADGE.

Affiliated to the National Chamber of Trade.

MEMBERSHIP.

OPEN to *bona fide* Passage Brokers, Holders of Steamship Companies' Licences, Railway, and Tourist Agents Resident in the United Kingdom and Channel Islands.

OBJECTS.

To regularise, develop, and organise travel of all kinds, including emigration, and **to assure the general public** that every endeavour will be made to give the most reliable advice as well as every satisfaction in all necessary details connected with travel and emigration by members of the Association.

WOMEN'S EMIGRATION.

A special department deals with all important matters relating to the Emigration and Employment of Women in our Overseas Dominions.

NOTE.—**The Secretary will introduce applicants who desire to transact business to the member of the Association nearest the applicant's address in any part of the United Kingdom.**

President—L. R. STANTON, Esq., Oldham, Manchester, Huddersfield, etc. 1915–1919.

Vice-President—E. G. JACKSON, Esq., London, Liverpool, and Southampton. 1915–1919.

Further details on any subject relating to the Association can be obtained by applying to the—

Hon. Secretary and Treasurer—**CHARLES WRIGHT, Esq.,**
Registered Office—**22 Watergate St., CHESTER.**

QUEBEC

CANADA

The Province of Prosperity

Vast natural resources and an industrious, thrifty, and enterprising population have brought unexampled prosperity to this Province.

No Province of the Dominion offers more startling opportunities for the investor. Immense water powers, now running to waste, will produce electricity for industrial purposes in unlimited volume; vast forests will supply an enormous cut of timber and wood pulp; rich mineral deposits hold out alluring opportunities to the prospector; extensive tracts of fertile land suitable for general farming and dairying await settlement. Next to its lands and forests, the Fish and Game of the Province are among its most valuable assets, providing splendid commercial opportunities and incomparable sport. Quebec is the Sportsman's Paradise, the Holidaymaker's Elysium, and a land of opportunity for all.

For further particulars apply to :—

Lt.-Col. P. PELLETIER, Agent-General for Quebec,

36, KINGSWAY, LONDON, W.C.

FARMING IN
SUNNY ONTARIO

Nowhere in the Empire will the newcomer with farming experience, or the young man who wants to learn Canadian Farming, find a field of richer promise.

PROSPEROUS, FERTILE FARMS

are everywhere the rule. The country is healthy and beautiful, and the farmer enjoys all the social, educational, and marketing advantages of a well-settled, highly-organised, and intensely British community.

There is a great demand for Domestic Help in town and country homes throughout Ontario.

CANADA'S
Leading Manufacturing Province

Of the manufacturing output of the Dominion Ontario is responsible for half, and of the agricultural production about one-third.

A number of Canada's leading industries are centralised in Ontario, such, for example, as the motor car, bicycle, furniture, nickel, glass, oil, rubber goods, sporting goods, telephone, woollen yarn, and many others.

About 55 per cent. of Canadian imports come to Ontario.

For Information and Free Pamphlets apply to :—

Brig.-Gen. R. MANLEY SIMS, C.M.G., D.S.O., Agent-General for Ontario,

163, STRAND, LONDON, W.C. 2.

NOVA SCOTIA

The **Oldest Established and Nearest** Canadian Province to Great Britain. Offers unsurpassed opportunities and advantages to the

Agriculturist & Fruit-Grower

CHEAP IMPROVED FARMS

STRONG LOCAL MARKETS

HEALTHY CLIMATE

(Not subject to Extremes of Temperature)

HOME-LIKE CONDITIONS

The numerous and varied resources of the Province, comprising Agriculture, Fruit Growing, Fishing, Mining, Lumber, and Manufacturing Industries, offer splendid openings for the employment of Capital and Labour.

Full particulars upon personal application or by letter to the

NOVA SCOTIA GOVERNMENT OFFICE,

57a Pall Mall, London, S.W. 1

BRITISH COLUMBIA

Affords many SPLENDID OPENINGS.

We specialise in . .

GOVERNMENT, MUNICIPAL, & INDUSTRIAL BONDS

Yielding from **5½** to **7** per cent. nett annual return.

DETAILS AND PRICES UPON APPLICATION.

Supply Land and Houses if you desire to live in Vancouver or Victoria.

Manage Estates for non-resident owners.

Have for Sale developed Fruit, Poultry, and mixed Farms in various parts of the Province.

EXPERT ADVICE

Given on the Selection and Development of Colonization Lands.

ADVICE ON ALL BRITISH COLUMBIA

MATTERS, WITHOUT CHARGE, FROM OUR OFFICES:

c/o THE COLONIZER,
16, ELDON STREET,
LONDON, E.C. 2.

ROGERS BUILDING,
VANCOUVER,
BRITISH COLUMBIA, CANADA.

ROYAL FINANCIAL CORPORATION, Ltd.

(Incorporated in British Columbia).

Paid-Up Capital, $566,220.

WHY SELL YOUR FURNITURE AND EFFECTS?

Persons going to Canada, Australia or New Zealand, or other parts of the Empire, are often puzzled by the question as to what Furniture, etc., should be taken, and what disposed of. If Household Goods are sold before leaving, a sacrifice has to be made, and on arrival many articles have to be repurchased which could have been taken out. With regard to the cost, NEALE & WILKINSON, LTD., who have many years' experience in this work, will give **advice and estimates free** for packing in cases, freight, insurance, and all expenses for delivering to any destination.

Furniture and Household Effects Packed for Shipment.

Furniture, etc. Stored until Settler is ready to receive it.

Cases and Parcels of Goods up to any size and weight received and forwarded anywhere Abroad at lowest rates, and every description of shipping business attended to. Full particulars and rates sent on application.

NEALE & WILKINSON, LTD.,

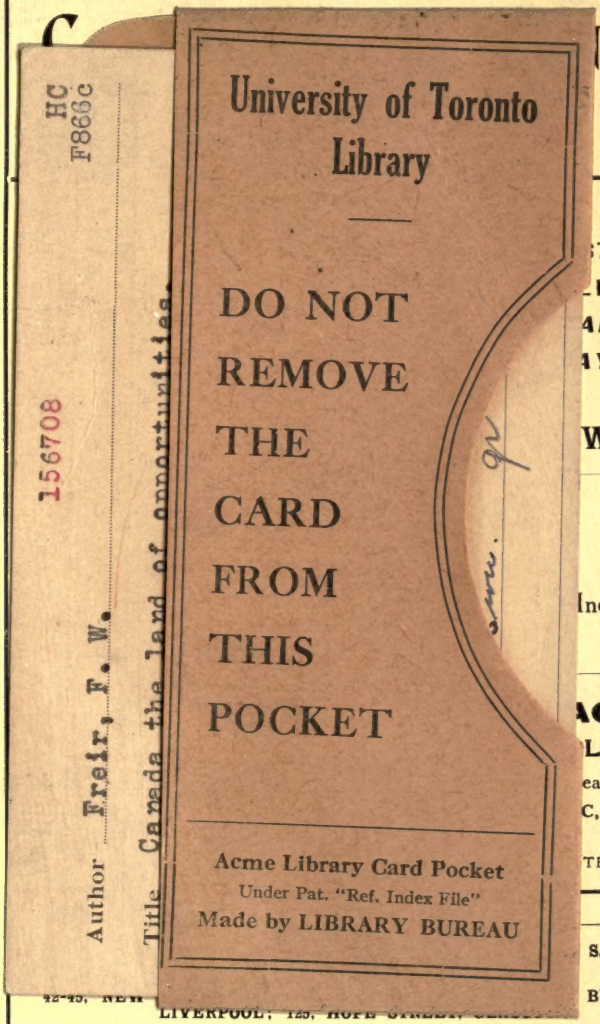
Colonial Shipping & Insurance Agents,

Head Office—16, CAMOMILE STREET, LONDON, E.C. 3,
And at 21, WATER STREET, LIVERPOOL.

Telegraphic Address: "EVERYWHERE, LONDON."
Telephones: "8074 AVENUE" (3 Lines).

Or any of Messrs. DEAN & DAWSON'S Offices, or other authorised agents.

Agents and Correspondents in all parts of the World.



...IAL

...STEM,
...LWAY,
...ADA,
...AY,

...WAYS

...Industries,

...ACK
...LINE
...eat Ports of
...C,

...TELS.

...S.W. 1.

...BUILDING.

LIVERPOOL; 125, HOPE STREET.

Public Information Department:

42-45, NEW BROAD STREET, LONDON, E.C. 2